

The National Underwriter

A WEEKLY NEWSPAPER OF INSURANCE

THURSDAY, JUNE 26, 1930

YOU can give your clients complete protection under one policy . . . in one company . . . for one premium. You will get quick action by that company's adjusters on all claims. You can experience the pleasure of writing through one company whose business is automobile insurance exclusively. ▲ ▲ For complete information wire or write . . .

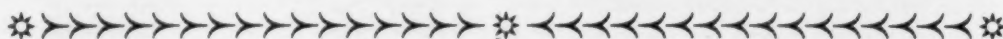


DALLAS, TEXAS

◀ Capital . . \$500,000.00 ▶

1880 GOLDEN JUBILEE 1930

OF THE WORLD'S PIONEER IN LIABILITY INSURANCE



50
Years
Ago

THERE was not much attention paid to liability insurance. We have carefully searched the files of several insurance journals and even there find little or no mention of the form of insurance originated, fifty years ago, by The Employers' Liability Assurance Corporation, Ltd.

* * *

Today

THE Employers' Liability Assurance Corporation, Ltd., and its affiliated companies, are in the process of finishing what they started. It is an endless task, for there will always be a need for this form of insurance, just as there will always be accidents to workmen, to the public, and to others in the industrial plant or on the premises of the home owner, storekeeper, or the owner of the office building.

Our fifty years experience has taught us this. There is a need for liability insurance. There is a comparatively small amount of this form of insurance sold to home owners and many others whose need for it is great.

Whether or not you are associated with the world's pioneer in liability insurance, or with its affiliated companies, The Employers' Fire Insurance Company and the American Employers' Insurance Company, it is your duty as an insurance man to spread the gospel of this form of insurance. If the American Agency system is to endure, it behooves every insurance man to make sure that *his* clients at least are adequately protected.

If you are not a member of The Employers' Group family, you can nevertheless fittingly celebrate the Golden Jubilee of the World's Pioneer in Liability Insurance, by selling more of this form of insurance.

The Employers' Liability Assurance Corporation, Ltd. (*The World's Pioneer in Liability Insurance*); American Employers' Insurance Company; and The Employers' Fire Insurance Company, comprise The Employers' Group — 110 Milk Street, Boston, Massachusetts.

THE EMPLOYERS' GROUP



IN all buildings with hollow outer or partition walls, the White Fireman recommends "fire-stopping" construction . . . This stops the spaces between studs from acting as flues and so drawing fire to upper floors.



THE WHITE FIREMAN is used in this advertising to symbolize loss-prevention engineering service—a nation-wide service, supported by insurance companies, having for its purpose the reduction of loss-hazards. Its work comprises consultation on proposed structures, inspection of property, testing of materials and equipment, and many other kinds of technical assistance. This service may be secured through responsible insurance agents or brokers. Ask your North-America Agent.

North America Agents are listed in Bell Classified Telephone Directories under the heading "INSURANCE CO. OF NORTH AMERICA"



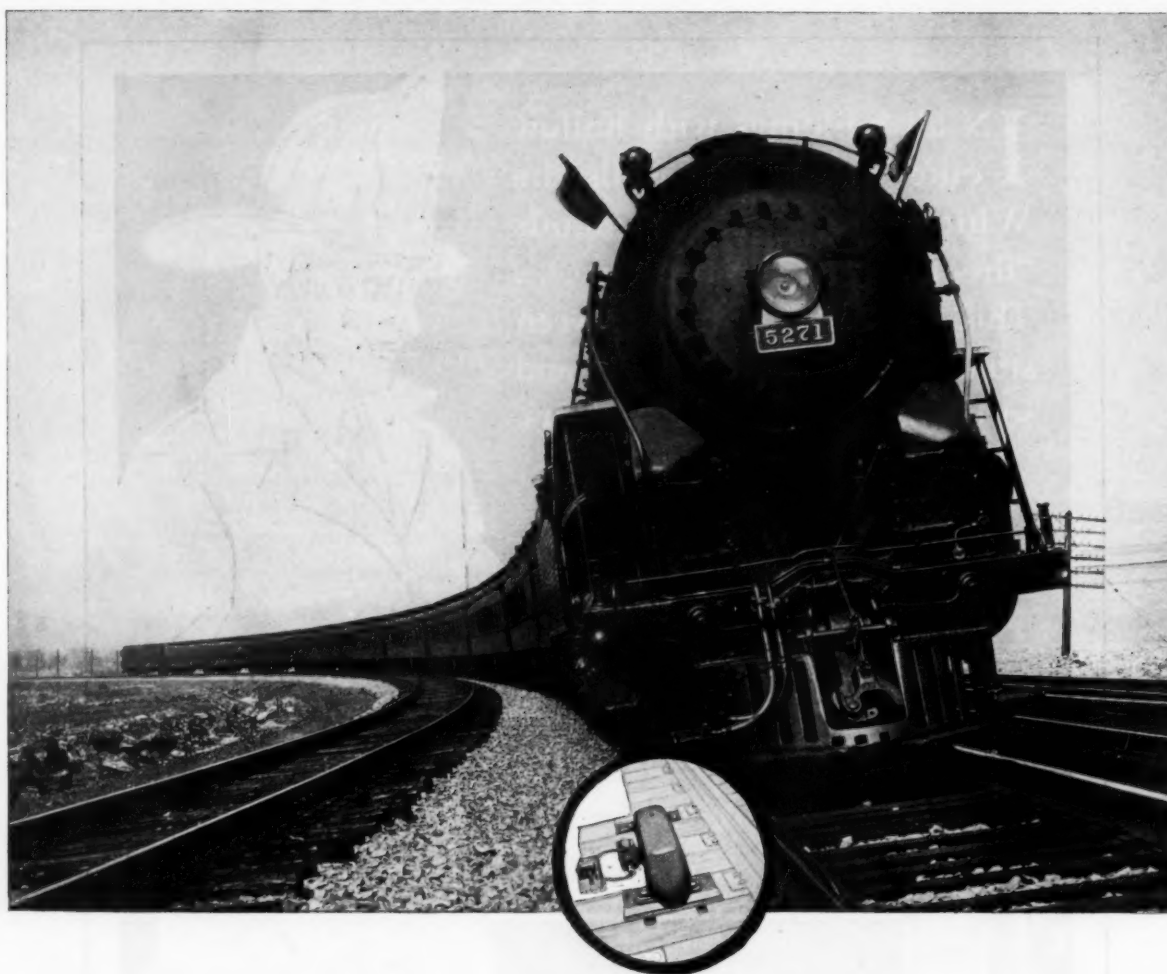
The
**Insurance Company of
North America**

PHILADELPHIA

The Oldest American Fire and Marine Insurance Company—Founded 1792
and its affiliated companies write practically every form of insurance except life

THAT an apparent saving in the erection of a building may incur an offsetting penalty in higher insurance rates is something to be impressed upon the builder. Agents perform a service to the individual property-owner and to the community at large by pointing out this fact.

Above is shown, in reduced size, a color page advertisement appearing in The Saturday Evening Post, June 14; Literary Digest, June 14; The Business Week, June 11; Time, June 30.



Security



First

THE great railroads have always maintained the highest degree of safety through skill in organization and mechanical design. Operation has now reached its safest stage with the installation of the automatic stop system.

The automatic application of insurance is the ultimate security available to efficient management of business. Where you find the Royal Shield on a fire insurance policy you may be certain of "Security First."

ROYAL

INSURANCE COMPANY LTD

DEPARTMENTAL OFFICES

NEW YORK
William Mackintosh, Mgr.

ATLANTA, GA.
S. Y. Tupper, Mgr.

BOSTON, MASS.
Field & Cowles, Mgrs.

SAN FRANCISCO, CAL.
H. R. Burke, Mgr.

CHICAGO, ILL.

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The National Underwriter

Thirty-Fourth Year No. 26

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, JUNE 26, 1930

\$4.00 Per Year, 20 Cents a Copy

Williams Calls for Separation

**Excess Commissions Provide
Rivals with Justifiable Anti-
Stock Charge**

W. U. A. SCALE IS LIMIT

**Security Official Tells Michigan Specials
High Payments to Agents Indicate
Inordinate Administration Cost**

Payment of excessive commissions is the Achilles' heel of the stock fire insurance business. It provides competing forms of insurance with their greatest arguments and special agents for the Western Underwriters Association companies in their separation work must help to eliminate it. This was the message of Walter D. Williams, vice-president and western manager Security of New Haven to the Michigan Fire Underwriters Association in session at Port Huron.

Nothing can handicap stock fire insurance, and all those engaged in it, more than excessive commissions," Mr. Williams declared. "It is the one charge that sticks out prominently in the public mind and is most frequently used as an argument by other methods."

W. U. A. Scale Is Limit

Although not claiming perfection for the commission scale of the W. U. A., Mr. Williams stated that it is the fruit of many years experience and is believed to be the limit which can be reasonably paid. "Any greater charge," the speaker said, "lends color to the statement that stock company administration is too expensive and, upon our present level of rates, it is as much as any company writing a general line of business can afford faithfully to pay."

Solution of problems confronting the insurance business must be arrived at by cooperative action of agents and companies—agents, according to Mr. Williams, who concur in the fundamental principles, exemplified in the Western Underwriters Association and companies that subscribe to the same principles. "It is a rule of equity," Mr. Williams added, "that those petitioning for relief must come into court with clean hands. Can any organization of agents," he asked, "properly come to an organization of companies asking relief and cooperation when they encourage, by their representation to them, companies whose principal activities are destructive and whose motives are those governed entirely by self interest, regardless of their effect on the business as a whole or on those engaged in it?"

Says Separation Justified

Therefore, it was Mr. Williams' conclusion that separation is justified and should be sped. "It should be clear to most of our agents," Mr. Williams said, (CONTINUED ON PAGE 10)

Boycott Threat Made by Missouri Business Men

Without court incident, news of the Missouri controversy this week consisted largely in spokesmen for Missouri industry hurling defiance at those stock companies which are seeking a 16% percent rate increase in that state.

Rejection by the fire insurance interests of a compromise proposal suggested by spokesmen for Associated Industries of Missouri prompted business leaders of that state to grant interviews, in which they threatened the stock companies with boycott. Mutuals and reciprocals were praised and creation of a state insurance fund was advocated. Furthermore in a bulletin insurance buyers were told that from Associated Industries or from Superintendent Thompson might be obtained a list of stock companies which are not parties to the litigation seeking higher rates.

In answer to the charge that the insurance companies are contemptuous of the Missouri public, insurance leaders point out that Missouri industrialists are contemptuous of Missouri courts in showing ill feeling because the companies are seeking justice at the bar.

Proposal That Was Rejected

The rejected proposal was for the companies to abandon efforts to secure 16% percent rate increase and instead to institute a friendly suit to test the power of the Missouri insurance department. In rejecting the proposal the companies informed the Missouri interests that they could not afford to enter any agreement that threatened to impair the legal position of the companies in securing a final determination of all differences. "They feel," the companies' statement declared, "that if present conditions should generally prevail in other states the inevitable result would be total elimination of stock company fire insurance from the business and credit of the country."

"While deprecating litigation with its consequent misunderstandings and expense," the statement continued, "and expressing willingness to have avoided it at some sacrifice the company executives feel such sacrifice as involved in acceptance of present rate levels in Missouri is wholly impossible. Continuance of stock company operations in Missouri on the present inadequate rate basis pending the outcome of litigation which may not reach final decision in the highest court for a considerable period means a further sacrifice by way of necessary outgo over income in the state in addition to the loss of the several millions of dollars heretofore sustained calculated from the state's own figures during the five years ending with 1928. Further sacrifices the companies cannot make."

Mann Urges Boycott

After this statement was issued, Conrad H. Mann, president Associated Industries of Missouri, gave an interview to the Associated Press in which he advised insurance buyers to boycott those companies which are seeking higher rates.

"We had hoped the insurance executives would have had the foresight to

clasp the hand of fellowship extended by Missouri business interests," Mr. Mann declared. "Instead, they have not only refused that hand but have made an arrogant gesture of contempt. After eight years of expensive litigation the action of the fire insurance executives again places the fire rate situation back 'at scratch.'"

"This quarrel has cost millions of dollars, and this sum ultimately will have to be met by insurance policyholders in the state. By their action the fire insurance executives have shown very clearly that the powerful companies have grown prosperous, arrogant and dumb—dumb because they have failed to take into consideration that most important of all factors—public opinion. It is the old 'public be damned' attitude, and none, no matter how powerful, can entertain that feeling and not suffer for it."

"The only alternative," Mr. Mann concluded, "is for business men to transfer as far as possible their insurance business to those companies which respect the regulations of state authorities."

Wants State Fund

Vincent Wakefield, treasurer City Ice Company, an Insull property, expressed the opinion that state insurance will be the outcome of the attitude of the stock fire companies.

On July 2 a tribunal of three United States judges in Kansas City is scheduled to deliver an opinion in the application of 157 stock companies for a permanent injunction restraining Superintendent Thompson from interfering with collection of the 16% percent rate increase. Whether that opinion is favorable to the companies or to Missouri politicians, an appeal which will eventually reach the United States Supreme Court, is believed to be inevitable. If the companies lose, there is little doubt that they will carry their case to the supreme court, while the state will undoubtedly seek the same course if the companies win.

In asking the court to dismiss the companies' application for injunction, counsel for the Missouri department contended that the companies were seeking an increase in rates although they had not yet completed repayment of the refund from 1922 to 1928. They were seeking equity although they had not done equity, he argued.

Unofficially in answer, companies point out that they have been writing business since Feb. 1, 1928, under the 10 percent reduction and that "28 months' confiscation should be enough."

Involves Right to Live

The official of one company in discussing the situation declares that the Missouri case involves just one thing, the right of companies to live. He declares that if the Missouri decision were made applicable to other states stock companies would probably disappear. Attention is called to the fact that there are differences between companies and the state authorities as to the method (CONTINUED ON LAST PAGE)

Take Up Royal's Western Office

**Department Heretofore Maintained in Chicago Will Be
Moved to New York**

CHANGE EFFECTIVE AUG. 1

**Supervisory Branch to be Maintained
in the West with H. W. Boyd
in Charge**

NEW YORK, June 25.—Harold Warner, United States fire manager of the Royal, has announced to agents in western states that the department of the companies of the Royal group heretofore maintained in Chicago will as of Aug. 1 be removed in part to New York, to be located at 150 William St. A branch office will be continued at Chicago at the same address, 209 West Jackson boulevard, with jurisdiction over the extensive interests of these companies in that city and adjoining territory.

The decision to transfer some of the underwriting and mechanical operations of the western department to New York was reached only after a careful review of conditions of the central west, declares Mr. Warner, it having been conclusively evidenced, he states, by the results secured by a number of leading companies that New York supervision can be successfully maintained in these days of more rapid communication.

Boyd in Charge at Chicago

The Chicago office will be under the supervision of former Assistant Manager H. W. Boyd, who has been appointed manager. Other executives, and practically the entire underwriting staff who have been in close contact with the agency force, together with the more important senior officials will be transferred to New York. The various territories will continue under the supervision of the same field men as formerly. Agents have been assured that there will be no interruption in the relationships which they have heretofore enjoyed.

Form Specializing Departments

Companies of the Royal group are establishing several specializing departments, and it is confidently expected that increased facilities, both as to capacity on desirable business and the classes of risks accepted, will very shortly be available to their representatives.

In order to secure more effective jurisdictional control, the operations of these companies in Colorado and Wyoming, heretofore under the supervision of the western department, have been transferred to the Pacific Coast department in charge of Manager H. R. Burke at San Francisco. This change will place the three mountain states of Colorado, New Mexico, and Wyoming under one administration, and it is believed will facilitate the handling of affairs in that (CONTINUED ON PAGE 48)

Elect F. D. Row President Michigan Fire Underwriters

LIVINGSTON SOUNDS WARNING

Commissioner Says Excess Commission
Companies Face Possibility of
Failure—Arson Increasing

NEW OFFICERS ELECTED

President—F. D. Row, Springfield Fire & Marine.
Vice-President—Stuart Morgan, Agricultural.
Secretary-Treasurer—Arthur N. McDougall, Royal Exchange.

The Michigan Fire Underwriters Association held its annual meeting at Port Huron last week. The first session was called to order by President H. M. Johnson, Commercial Union, and Commissioner C. D. Livingston spoke. Many fire companies operating in Michigan are facing the possibility of failure because they are paying excessive commissions to their agents, he warned. The Michigan department has sent out a letter to the companies which have been paying from 10 to 15 percent more commission than more substantial companies, warning them that their licenses will not be renewed in 1931 if the condition does not improve.

Watch Overinsurance

"These are trying times in the insurance business," said Mr. Livingston. "With the stock market crashes, the shrinkage of stock values and lowered premiums in the fire field, company executives, managers and field men are all fidgety. My advice to the field men at this juncture is to not urge agents to load up their prospects with fire insurance because overinsurance tends toward arson, and arson at the present time is a serious menace that must be contended with. Since Jan. 1 there have been no less than 48 confessed cases of arson in the state, due largely to the problem of overinsurance."

The next speaker was Walter D. Williams, vice-president Security of Connecticut, on "Vital Problems." Mr. Williams stated that the competition between stock companies and mutuals, reciprocals and self-insurers, is one of the important fundamental problems of the fire insurance business today and made a strong plea for separation.

Golf in Afternoon

Louis J. Weil, publisher of the Port Huron "Times Herald," delivered an inspirational address, as the final speaker of the morning session. The afternoon was spent in a golf tournament, with J. J. Hubbell and T. C. Little in charge. Late in the afternoon Roy Stram was chairman of an archery contest. The ladies held a bridge tournament with Mrs. A. N. McDougall in charge.

At the annual dinner dance community singing was led by E. P. Rogers. Among those present were: Richard Vernor, Western Actuarial Bureau; John A. Hansen, Detroit manager Western Adjustment; W. T. Benallack, agency superintendent, Michigan Fire & Marine; A. F. Powrie, western manager Fire Association; Joseph F. Curtin, assistant secretary, Detroit Fire & Marine; W. P. Robertson, manager Alliance; Fred M. Gund of Crum & Forster; R. D. Safford, Travelers Fire, and R. D. Bucknell, secretary Detroit National.

Beardsley to Take Trip Abroad

Guy E. Beardsley, vice-president of the Aetna Fire and chairman of the executive committee of the National Automobile Underwriters Association, together with his wife and daughter, will sail from New York for Europe early next month, intending to spend several weeks traveling through the Black Forest region and the Tyrol.

Two Men Get Promotion



FRANK B. MARTIN

Frank B. Martin, whose appointment as underwriting manager in the United States of the Yorkshire and London & Provincial, is back from a visit to the head office of the Yorkshire, where he attended the annual meeting of the long established and world-wide operating company. After spending a week or two in midland England, Mr. Martin, in company with his wife, crossed the channel to Paris and for several days was busy seeing the sights of that famous city.



STEWART H. DAVEY

Stewart H. Davey, recently advanced from agency superintendent to assistant United States manager of the same companies, though one of the youngest men in the business to have attained his present rank, is thoroughly competent to fill it, being well posted as to his business, resourceful and tirelessly active. He is well known to field men, having traveled Ohio as state agent for the Yorkshire for several years before being called to its chief office in New York City to assume a managerial post.

Omit Rules of Practice in First Set of W. U. A. Rules

With the so-called rules of practice omitted, the first set of rules of the Western Underwriters Association has been published and issued to members. Heretofore the Western Underwriters Association has been operating under the rules of the old Western Union.

Take Up Less Space

The omission of the rules of practice constituted the principal change from the Western Union rules. Deletion was made because of the numerous changes and various local requirements in the several states. Because of these omissions the Western Underwriters Association rules are contained in 33 pages

whereas the Western Union rules were printed on 103 pages.

Refer to Advisory Rules

Instead of printing the rules practice of the various states in full, the Western Underwriters Association rules merely refer members to the advisory rule books prepared by the subscribers' actuarial committee for the individual states.

Another change was rechristening the old bulletin committee of the Western Union, the finance committee. The duties are the same—publishing bulletins and assessing members for the cost. Other revisions consisted mainly in eliminating obsolete provisions, rearranging the language and reassigning duties to committees.

The State Farm Mutual Automobile of Bloomington, Ill., has been licensed in Oklahoma.

CONDENSED NEWS OF WEEK

Western department of Royal group will be moved to New York Aug. 1, other changes announced. **Page 3**

Some Missouri business leaders urge boycott of fire companies seeking rate increase in that state. **Page 3**

Conference is held in New York on Oklahoma City oil drilling situation. **Page 5**

Walter D. Williams makes strong plea for separation at meeting of Michigan Fire Underwriters Association. **Page 3**

E. W. Kelly elected president of the Virginia Association of Insurance Agents at its annual meeting in Roanoke. **Page 5**

New rules of Western Underwriters Association published and issued to members. **Page 4**

H. F. Mills, assistant manager of the Aetna Fire on the Pacific Coast, has been appointed manager. **Page 10**

Annual meeting of the Illinois Fire Underwriters Association was held this week at Lake Delavan, Wis. **Page 10**

Insurance Superintendent George Huskinson of Illinois has resigned. H. W. Hanson succeeds him. **Page 8**

A number of Western Insurance Bureau field clubs met this week in Lake Wawasee, Ind. **Page 6**

George E. Haas, local agent at Cleveland, O., has been elected secretary of the Chicago Fire & Marine and Presidential. **Page 14**

Superintendent Conway of New York resigns to become judge; E. W. McMahon, attorney, mentioned as successor. **Page 4**

Manager Moses of Pennsylvania agents' association addresses Virginia locals at Roanoke. **Page 36**

Tennessee fire prevention and underwriters' associations and Blue Goose hold annual meetings at Signal Mountain. **Page 8**

New York man proposes carrier to cover against stock market losses. **Page 35**

Public Indemnity of Newark, Hudson Casualty and Georgia Casualty are to be merged under name of Public Indemnity. **Page 35**

Conway Resigns New York Insurance Superintendency

BECOMES A COUNTY JUDGE

All Insurance Regrets Retirement of
Fearless Official—McMahon Is
Being Mentioned

NEW YORK, June 25.—Just as the underwriting fraternity was congratulating itself that in Albert Conway the institution of insurance had a strong influence in correcting improper practices, the discouraging news was received that Mr. Conway would retire as New York superintendent at the end of June and July 1 would succeed W. B. Vause resigned, as judge of Kings county.

McMahon Being Mentioned

Under the law Mr. Conway will hold the judicial post until the general election in November, at which time it is expected he will be elected for the full term of 14 years. The post carries with it a salary of \$25,000, while the superintendency pays but \$12,000.

There is nothing definite as to Mr. Conway's successor as New York superintendent, but from authoritative sources it is learned that Edward Ward McMahon, prominent New York attorney, probably will be appointed by Governor Roosevelt. Mr. McMahon is a member of the legal firm of Graham, McMahon, Buell & Knox.

Retirement Is Regretted

In the 18 months he has been head of the New York department Mr. Conway earned the reputation of being one of the ablest men ever appointed to the office, and genuine regret is felt by insurance men that he is leaving the field of insurance. He is clear headed and of unquestioned integrity and his administration has set a mark that it is hoped his successor will be able to maintain.

Mr. Conway succeeded James A. Beha as superintendent early in 1929. He quickly attained a reputation for fairness, fearlessness and a serious desire to do constructive good in the business. His activities have been concentrated in protecting public interests, but he was equally devoted to protecting sound insurance.

Employees of Office Remain

Fortunately, the important employees of the department are protected by civil service, and the work may be counted on to function smoothly while the change is being made.

In certain states, all employees of insurance departments may be removed at will, and it has happened occasionally that an incoming superintendent has made a clean sweep of the office, with results that may easily be imagined.

Chicago Airport Fire Causes \$2,000,000 Loss

Aviation carriers suffered heavy loss in destruction by fire of three hangars and 17 airplanes at the Municipal Airport in Chicago. Loss was estimated unofficially at more than \$2,000,000, of which over \$1,000,000 was motors and parts. Origin is undetermined, but witnesses saw a flash and then an explosion in a double hangar of the Universal lines. The Gray Goose hangar also was destroyed. Heaviest loss was suffered on equipment of the Universal, consisting chiefly of Fokker tri-motor passenger planes, each valued at \$55,000. Fifty planes were in the hangars but 33 were wheeled to safety. Hangars of other air lines were wet down by firemen and saved.

Kelly Elected Virginia Head

Cooperation Prevailing Is Theme of Annual Meeting in Roanoke

MAY EMPLOY MANAGER

Investigate Commission Finance Plan—Bennett Bears Down on Non-Policy-Writing Agents

NEW OFFICERS ELECTED

President, E. W. Kelly, Bristol. First vice-president, J. A. Scott, Lynchburg.

Second vice-president, E. W. Barger, Waynesboro.

Secretary-treasurer, F. S. Blanton, Farmville (reelected).

Committee chairman: Executive, W. Owen Wilson, Richmond; legislative, Charles J. Duke, Jr., Portsmouth; membership, L. D. Finley, Norfolk; public relations, James J. Izard, Roanoke; conservation, J. C. Jones, Appalachia.

Cooperation was the prevailing theme at the annual convention of the Virginia Association of Insurance Agents in Roanoke last week.

E. W. Kelly, Bristol, was elected president, having held the office of vice-president last year. He is head of the Bristol Insurance Agency. Before entering the insurance business, he was a practicing attorney. He was formerly state's attorney of Wise county.

The executive committee and officers were requested in a resolution to investigate the advisability of having a full time manager with authority to carry out such a plan should they be able to work out a practical and satisfactory solution. The possibilities of a plan of financing premiums is also to be considered. If a satisfactory plan is worked out a special meeting will be called to act on the proposition.

Moses Tells of Work

Frank D. Moses, manager of the Pennsylvania Association of Insurance Agents, told how he had increased his association's membership.

Albert Dodge of Buffalo, past president of the New York State Association of Local Agents, outlined the New York finance plan and said that highly satisfactory results had been achieved.

Walter H. Bennett, secretary-counsel of the National association, spoke on "The Local Agents' Challenge." He said that men should not be paid for what they do not earn and non-policy-writing agents should be abolished. Mr. Bennett reviewed the recent acquisition cost probe at Chicago.

In his annual report, T. Garnett Tabb, Richmond, retiring president, suggested a method for assuring companies prompt payment of balances. "Deposit the net premiums or the companies' portion in a separate bank account, repaid," and on report day you will have the money ready. If any premium due the company has not been paid, just go out and collect it, but use only your own commissions for personal and office expense."

Maintains Mutual Catalog

Mutuals can be routed through organized efforts said Thomas F. Southgate of Durham, chairman of the North Carolina association's executive committee. "In North Carolina, a card catalog of risks carried by mutuals has been prepared with the help of the agents. In this way the classes the mutuals go after is known. When this information

(CONTINUED ON PAGE 36)

Agent Who Handled Business From Bed for 30 Years Dies

Edward P. Sharp, who had conducted a general insurance agency in Lincoln, Neb., for a number of years, although confined to his bed, died recently after a brief illness. Mr. Sharp was bedfast for more than 30 years, following a fall while exercising on parallel bars. His means of solicitation and keeping in touch with patrons was a telephone specially arranged for his use. Mr. Sharp lost partial use of his members, but by means of ingenious devices was able not only to write down the details of policies as telephoned in to him but to manipulate the typewriter, using a piece of wood instead of his fingers to tap the keys. He represented fire and casualty companies for years, and his premium income often rose as high as \$8,000 a year. He married after his affliction, and a devoted wife not only nursed him but aided him in the transaction of business. With a remarkable courage Mr. Sharp faced the fact that he was chained for life to a place in his bed and developed a philosophy of hope and cheer that made him genuinely sunny of disposition and optimistic and interested in the activities of life. He was fifty-six years of age when he died.

Building Code Report

A voluminous tabulation of building codes of the nation based on questionnaires sent in February and March to building inspectors, city clerks and others has been released by Secretary R. P. Lamont of the Department of Commerce. A summary of replies received indicates that 67 cities have building codes more than 20 years old, 88 from 15 to 20 years, 151 from 10 to 16 years, 298 from five to 10 years and 306 less than five years. The report is in mimeograph form, classified in groups according to population, date of building code, whether being revised, date of revision and method, together with principal changes.

Mavon Company Outing

G. A. Mavon & Co., Chicago local agents, will have their annual outing June 27 at Nippersink Lodge, Genoa City, Wis. The entire office force will be present as well as the class two agents reporting to the office.

Royal Field Men to Gather in New York

NEW YORK, June 25.—The central west field men of the Royal group will be here next week to confer with United States Manager Warner and other officials following the announcement that the western department is to be transferred to this city. Manager Warner is at the Chicago office this week arranging for the departure. He has not announced what assistant managers and department heads at Chicago will come here. In fact he is in the midst of conferences at Chicago on this point.

Manager Warner has the department moving activities well systematized as he arranged first for the transfer of the southern department of the Liverpool & London & Globe at New Orleans to New York, and next the western department at Chicago to this city. The entire Royal group will be located at 150 William street by next summer as the Royal is erecting an added structure to its building. The L. & L. & G. is now at 1 Pershing Square.

Managers Confer in East on Oklahoma City Danger

NEW YORK, June 25.—A group of western managers arrived here this morning for a conference with eastern executives on the problem confronting the fire companies in Oklahoma City, where oil well drilling is approaching the heart of the city. Attending the conference are two engineers who have surveyed the Oklahoma City hazard and are impressed with its gravity.

The committee from the west was appointed last week at the conclusion of a conference in Chicago of 20 managers and assistant managers together with engineers. The consensus of that gathering seemed to be that a rate increase should be filed either for the wholesale district of Oklahoma City or for the entire town and that the increase should be retroactive. The Chicago executives, however, were unwilling to order the rate increase without consulting the eastern officials, advising them of the Oklahoma hazard and asking their advice on the course to pursue.

Action Already Taken

Some companies have already informed their agents in Oklahoma City that they will accept no more business from there and other companies have gone so far as to cancel certain risks, which are subjected to extraordinary menace from the drilling. At the Chicago meeting it was suggested that each company should circularize its Oklahoma City agents with letters of general warning.

Spokesmen at the Chicago conference estimated that the liability of fire companies in Oklahoma City is more than \$300,000,000, which is nearly twice as much as the payments made after the San Francisco fire.

The Chicago executives were told that little correction of the hazard may be expected from the Oklahoma City council or the city planning commission. There has been an investment in Oklahoma City of more than \$100,000,000 in drilling alone and the oil interests will not relinquish their advantage without a fight, according to statements made at the Chicago meeting.

Although most of the drilling outside of the corporate limits of Oklahoma City has been conducted by well established and reputable oil companies, the great volume of drilling inside the city limits has been the work largely of speculators. Outside the city, wells are drilled according to the plan of one well for every ten acres. But in the city, because of more divided ownership of land, wells are more frequent, one well being drilled in every two or three acres or two or three blocks. The irregularity with which the wells are drilled in the city constitutes one of the principal hazards.

Studies of weather experience of Oklahoma City reveal that during nine months of the year the wind blows toward the city and that 200 times during the year the wind attains a velocity of 25 miles or more an hour. Although by gentleman's agreement, the larger oil companies arrange to blow in wells for production only when the wind is blowing away from the city, the tendency of the wind in Oklahoma City is so variable, according to the engineers, that it might change in direction while the well was in process of being blown in.

Menace of Gas

Since gas is escaping from all the wells in the neighborhood of Oklahoma City, the danger of great volume of gas being pressed down upon the city under heavy atmosphere was pointed out. Along the fringes of this mass of gas, there would be sufficient mixture of oxygen to cause a combustible condition should lightning strike or should any other such provocative circumstance occur. The first explosion would cause a further mixture of oxygen with other

portions of gas and a series of explosions would follow, according to the prediction of engineers.

Gas Should Be Burned

Another possibility would be that masses of gas lingering in pockets would be ignited by automobiles. If fire should occur under the proper circumstances, the Oklahoma fire department and the city's water supply, which were declared to be excellent, would be powerless to control the flames. The potential fire in Oklahoma City was compared to a forest fire.

The hazard would be considerably corrected, according to the engineers, if the gas were burned as it issues from the wells, but the statement was made that oil companies avoid this process because it would be graphic evidence of the waste of natural gas. The fear is that the conservation committee would then scrutinize more closely oil drilling activity.

Oil Hazard Is Great

Furthermore the oil hazard was declared to be great. When the "Mary Sudick," a notorious oil well four miles south of the city limits, blew wild for 11 days the spray was detected in Norman, 12 miles away. The prevailing winds during the "Mary Sudick" eruption, fortunately were from the north and Oklahoma City was not subjected to the shower. If the wind had been in the other direction, however, engineers state that Oklahoma City would have been bathed in oil. The hazard there was declared to be aggravated by the prevalence of shingle roofs.

Since the engineers conducting a survey for the insurance companies have returned to Chicago another well has blown wild, being the twelfth to blow wild in the Oklahoma City field. This latest was the Sinclair Gas & Oil Co.'s No. 6 "Vencl," which released 250,000,000 cubic feet of gas.

COMPANIES RESTRICT RISKS

OKLAHOMA CITY, OKLA., June 25.—Instructions not to be committed to any further risks in the city limits included in the oil development area in south Oklahoma City were received here by insurance agencies. Gardner, Clark & Sullivan, representing among others the North America, has received such instructions. It is believed this same ruling will apply to other agencies having insurance in the oil district.

Action No Surprise


Such a step on the part of carriers is no surprise. It is regarded as quite possible that cancellations of present policies on property in the area will follow. If this happens the whole of Capitol Hill, a sizeable town in itself, will be involved, and millions of dollars of property. In the meantime new wells are brought in every day, and gradually they are creeping up closer to the city limits, with a number of drilling sites now actually within the limits.

Commissioners Will Draft Final Report

Members of the acquisition cost committee of the National Convention of Insurance Commissioners will meet in Detroit, probably in about two weeks, to prepare its report of the recent hearings in Chicago for submission to the national convention at its annual gathering in Hartford Sept. 8-9.

THE SATURDAY EVENING

When FIRE moves in
tenants move out



and Fire pays no rent,
Mr. Landlord

NO matter how much Fire Insurance you carry on business property or dwellings, you are in for a stiff loss through unavoidable vacancies during the repair period after a bad fire unless you are protected with sufficient RENT INSURANCE to continue your present rental income until the premises can be occupied again.

Despite the greatly increased coverage gained through RENT INSURANCE, it usually adds less than 6% to the cost of Fire Insurance on buildings... surely a small enough sum to pay for a guaranteed income.

If you own your own home
is a special form of RENT INSURANCE to repay to you the cost of renting temporary quarters while your home cannot be occupied because of fire damage. Figure out your possible expenses in case fire drives your family out—then contract the modest investment for ample RENT INSURANCE.

Ask your
ALLIANCE

Once more, the Alliance leads the way to *extra* premiums through a profitable sideline advertised with "Ask Your ALLIANCE Agent."



THE
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OF PHILADELPHIA

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209 W. Jackson Blvd.

SAN FRANCISCO
231 Sansome Street

ATLANTA
8th Floor, Hurt Bldg.

Producers Plead With One Voice

Walter Bennett Reviews Agents'
Part in Acquisition Cost
Probe

SPEAKS TO VIRGINIANS

Strength Lay in Harmonious Presenta-
tion of Case by Spokesmen for
National Association

Reviewing the acquisition cost hearings in Chicago, Walter H. Bennett, secretary National Association of Insurance Agents, in his address to the Virginia Association of Insurance Agents, paid tribute to the agents for having submerged their individual views so that the National association could act as a mouthpiece before the commissioners.

Had there been no National association, Mr. Bennett said that the presentation of the agent's case would have been pandemonium. There would have been no leadership, little acquaintance among agents, and each witness would have aired his individual view.

"The orderly, united conduct of the proceedings," Mr. Bennett declared, "is the most powerful organization sermon that ever was written. Every agent in the country, member and non-member alike, owes a debt of gratitude to those leaders who pleaded their cause."

"It is a question of cold dollars and cents. Without adequate and intelligent representation of a nation-wide organization, the individual agent would have been without future and without hope."

Division of Argument

Mr. Bennett divided the arguments of the agent three ways—that the real agent is worthy of his hire; that declining rate levels and ascending expense ratio in the fire business limits the agent's income barely to a living wage, and that the great waste is found in non-policy-writing agents and multiple appointments of incompetent agents.

Mr. Bennett charged that the right of the agent to live has been challenged by non-agency companies, by company pools which finesse the agent, by indiscriminate agency appointments, by branch office operation, by non-policy-writing agents, by trade associations with their assessment companies, churches and groups of businesses, and by the National Convention of Insurance Commissioners, "which has taken unto itself the investigation of commissions."

It is the duty of the National association, according to Mr. Bennett to reply to these challenges and to answer with counter challenges.

Watch Norris' Bill Progress

NEW YORK, June 25.—Underwriters are watching with the progress of the Norris bill now before Congress, which would eliminate from the law that section giving United States district courts jurisdiction in suits between citizens of different states. The measure has been reported favorably by the judiciary committee of the senate.

Millers National Field Outing

The field men of the Millers National of Chicago held their annual roundup Tuesday of this week at Round Lake, at the summer home of Secretary Frank S. Danforth. A number of home office men were present.

The General Schuyler Fire of Albany, N. Y., has been admitted to Ohio.

Western Bureau's Field Men Meeting at Lake Wawasee

By LEVERING CARTWRIGHT

WAWASEE, Ind., June 25.—So successful did the Western Insurance Bureau's experiment in conducting a regional round-up of field men appear as the session opened that members favor perpetuating the arrangement. Today and tomorrow field men from seven states will devote themselves to business recreation and good fellowship. The states represented are Illinois, Indiana, Ohio, Wisconsin, Kentucky and Tennessee.

Admittedly the regional convention plan was prompted by the recent retirement of a number of W. I. B. members when the Western Underwriters Association was formed. The plan, however, seems to have great merit for organizations of field men anywhere. Company executives are willing and eager to spare the time for a single session each season but the difficulty of securing office representatives for individual state field men's meetings is common knowledge. At this meeting a large contingent of managers and department heads is on the scene.

F. J. Breen, Standard, N. J., was elected Illinois president; Carl Hoest, Girard, secretary; T. M. Hogan, Dubuque F. & M. vice-president and J. T. Harding, Millers National, treasurer.

C. H. Gorham, Firemens, was chosen Kentucky president and R. L. Martin, Milwaukee Mechanics, secretary.

Tennessee chose A. L. Williams, Firemens, president and S. L. Hutchins, Milwaukee Mechanics, secretary.

Cyrus Chapman, Millers National, is president in Wisconsin; Carl A. Lofgren, Security of Iowa, vice-president and I. E. Fey, Mechanics, secretary.

Conference Was Held

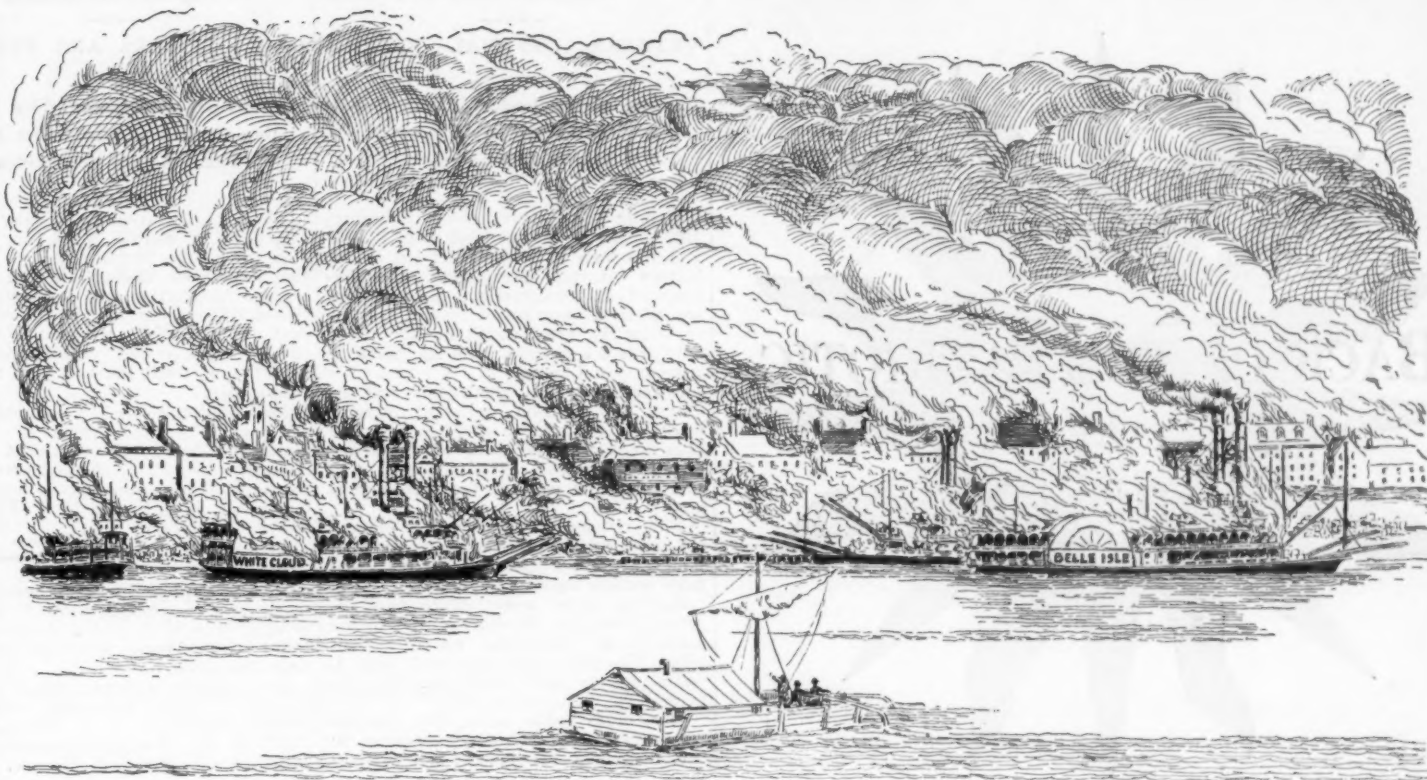
One of the accomplishments of this meeting is likely to be a program of greater uniformity among all the Bureau field clubs represented. That is the ambition of W. E. McCullough, Hampton Roads Fire & Marine, who is chairman committee on cooperation of field clubs. Before the meetings this morning of the individual clubs Mr. McCullough held a conference with the seven presidents. He suggested that the constitution and bylaws of each club be revised to conform to uniform principles and that a field club occupy itself with communal problems.

Wednesday evening a get-together dinner was held and was addressed by Fred D. Silber, counsel Western Insurance Bureau. Mr. Silber was presented by Mr. McCullough.

At the general session of the seven field clubs Thursday morning addresses are scheduled from H. A. Clark, manager, Firemens; Ralph Rawlings, president, Monarch Fire, and J. Harvey Patterson, manager, Sprinkled Risk Association, who will tell the members of the recent reorganization of and expansion of that organization.

Executives Present

Among the company executives and non-field men in attendance are Fred W. Sullivan, assistant manager, Firemens; F. C. Schad, secretary, Western Bureau; W. E. Wollaeger, president; Concordia; President C. H. Yunker, Milwaukee Mechanics; S. F. Weiser, secretary and W. L. Jones, automobile manager, Dubuque Fire & Marine; Secretary Soenke, Security of Davenport. I. N. Soton, manager Underwriters Adjustment, Indianapolis; John Foehrer, automobile manager, Monarch Fire; William Gable, manager Underwriters Adjusting Company, Columbus. Herbert E. Boning, assistant secretary, Milwaukee Mechanics; Frank S. Danforth, secretary, and Ralph Danforth, superintendent of agents Millers National; E. B. Lyons, Monarch Fire.



Burning of St. Louis, May 17, 1849



ONE HUNDRED years ago this month the Aetna Insurance Company, noting that there were no insurance agents in Missouri, appointed Christian Saunders as its representative in what was then the youngest state of the Union.

For nineteen years all went well—then came the great St. Louis fire of 1849. Homes, business buildings and shipping valued at more than \$3,000,000 were burned. About half of this sum was covered by insurance, but not all of the losses were paid, as several insurance companies were wiped out by the fire, just as many others had been wiped out by the New York catastrophe four years before.

The St. Louis fire cost the Aetna \$125,000, which was every cent of its liability, and the largest loss it ever had paid up to that time. The future was to bring the Chicago fire of 1871 and the fire that destroyed San Francisco in 1906—mentioning but two of the largest.

Agents of old Aetna find comfortable satisfaction in the knowledge that their company has passed through every American conflagration, always ready, always able to pay its claims to the last penny.

ÆTNA INSURANCE COMPANY
THE WORLD FIRE AND MARINE INSURANCE CO.
THE CENTURY INDEMNITY COMPANY
HARTFORD - CONNECTICUT





COVERAGES EFFECTED

FIRE,
AUTOMOBILE,
TORNADO,
RENTS,
LEASEHOLD,
EXPLOSION,
RIOT and CIVIL
COMMOTION,
PROFITS AND
COMMISSION,
USE & OCCUPANCY

AUTOMOBILE COVERAGE

An Additional Advantage

The Patriotic Agent enjoys not only the advantage of representing a company backed by the Sun, THE OLDEST INSURANCE COMPANY IN THE WORLD. Selling the widely diversified lines written by the Patriotic gives him another advantage over most agents because he is able to sell his prospects complete insurance protection.

PATRIOTIC INSURANCE COMPANY of AMERICA

HEAD OFFICE
55 FIFTH AVENUE, NEW YORK

OSWALD TREGASKIS, President

WESTERN DEPARTMENT
WRIGLEY BLDG., CHICAGO
JOHN F. STAFFORD, Manager

PACIFIC DEPARTMENT
SAN FRANCISCO
G. A. HENRY, General Agent

H. W. Hanson Successor to Huskinson in Illinois

VETERAN OFFICIAL RESIGNS

Retiring Superintendent Had Longest Service Record in History of Insurance Department

George Huskinson, since February, 1927, insurance superintendent in Illinois and the man of longest service in the history of the department, has announced his resignation. Mr. Huskinson plans a vacation of several months in Colorado, after which he will probably accept a position with an insurance company in Chicago.

Succeeding Mr. Huskinson will be Harry W. Hanson, assistant director trade and commerce, who has for some time been primary chief of the insurance department. Mr. Hanson was formerly chief clerk in the secretary of state's office.

The retiring superintendent entered the actuarial division of the department under Governor Tanner in 1897 and later became assistant actuary.

Serving under every succeeding administration, Mr. Huskinson rose to the position of assistant superintendent when Thomas J. Houston and Alex J. Johnson were superintendents. He succeeded Mr. Johnson in 1927.

During his public career Mr. Huskinson occupied nearly every position in the insurance department as well as from 1917-1920 being assistant bank examiner.

The resignation was arranged in a pleasant exchange of letters between Gov. Emmerson and Mr. Huskinson. In accepting the resignation, Gov. Emmerson congratulated Mr. Huskinson on his long and capable service and wished him well in whatever enterprise he should undertake.

C. J. Doyle, personal counsel to the director of trade and commerce, was host at a farewell dinner for Mr. Huskinson and T. Loyal Anderson, who has resigned as actuary of the department to become assistant actuary of Federal Life.

During his official career Mr. Huskinson has enjoyed the respect and friendship of insurance interests.

E. U. A. Authorizes Smudge Contract for Residences

NEW YORK, June 25.—Members of the Eastern Underwriters Association may now assume liability for damage caused residence properties, or their contents, by smoke from oil burning stationary heating plants. Authority has been voted by the association. A supplemental contract covering the hazard has been prepared and together with rates will soon be issued by rating bureaus.

Oil as fuel in heating plants, particularly in residences, is rapidly growing in popularity and has created a demand for indemnity against the smudge hazard. Oil-burning plants first came into vogue in the middle west a number of years ago when coal was at a premium, since which time their use has extended.

Supplemental Contract Authorized

The Phoenix of Hartford for a flat additional fee of 10 cents assumed the added hazard of smudge damage under its household policies, but ceased issuing the contracts after a brief time. Early in 1930 the Yorkshire prepared a special smoke damage policy, which it now writes freely.

The E. U. A. was not prepared to sanction a separate cover for the hazard, but recognizing the legitimate demand of householders, it authorized the granting of the coverage as a supplemental contract to the fire policy. Eventually

Three Associations Meet at Signal Mountain, Tenn.

NEW OFFICERS ARE ELECTED

Underwriters Association, Fire Prevention Group and Blue Goose Hold Their Annual Gatherings

Three organizations held their annual meetings at Signal Mountain, Tenn., June 18-19, the Tennessee Fire Prevention Association, Tennessee Fire Underwriters Association and Tennessee Blue Goose. Changing the usual order, the first day's activities were given over to the fire prevention organization and Blue Goose, while the field club met the second day.

New officers elected by the underwriters are: President Bruce A. Gibson, National Liberty; vice-president, H. A. Amonette, St. Paul; secretary-treasurer, Leon McGilton, American; executive committee, J. O. Street, H. D. Forrester and R. W. Davis.

Results of Other Elections

New officers of the fire prevention association are: President, W. P. Rankin, Scottish Union & National; vice-president, Bruce Gibson; secretary-treasurer, Leon McGilton.

New officers of the pond are: M. L. G., R. C. Wade; supervisor, Bruce A. Gibson; custodian, F. A. Henry; guardian, E. H. Hatcher; keeper, H. A. Amonette; welder, C. F. Taylor.

Ted Huff presided at the fire prevention meeting, S. Y. Tupper, southern manager Royal and Queen, and J. M. Southall, labor commissioner and fire marshal, were introduced. Mr. Southall talked briefly, expressing faith in the work of the organization and recommending legislation for a better, stronger state department of fire prevention.

Report on Inspection Work

President Huff told of inspection work, particularly of results achieved in Nashville. Secretary W. P. Rankin reported on inspections and stated that people are supporting the association better.

The Blue Goose held a closed session. The annual dinner-dance of the Tennessee pond drew an attendance of approximately 98. Afternoon sessions were devoted entirely to sports and other amusements.

At the meeting of the field men several guests were introduced, including John F. Stafford, western manager, Sun, and Henry T. Lindholm, Western Actuarial Bureau, Chicago. A short talk was made by H. G. Grady of the Chattanooga firm of Grady, Alexander & Walsh, who welcomed the field men. He was followed by J. Burnett Sizer, Chattanooga attorney.

It is anticipated the indemnity will be extended to mercantile properties.

Some phases of the tornado situation in E. U. A. territory were discussed and a resolution was adopted controlling activities of members in matters coming within the jurisdiction of the Explosion Conference as well as of the Eastern Tornado Conference. The resolution is that every E. U. A. member now or hereafter writing any business which is under the jurisdiction of the two conferences shall de facto be a member of the Eastern conference.

Brokerage rules adopted by the Insurance Club of Atlantic City were approved. The resignation of Thomas L. Farquhar from the association committee was accepted and he was unanimously elected an honorary member. The fire department of the Standard Marine and the Penn General Fire of Philadelphia were elected members. Date of the September meeting was left to the executive committee.

CORROON & REYNOLDS

Incorporated

INSURANCE UNDERWRITERS
Manager

AMERICAN EQUITABLE ASSURANCE
COMPANY OF NEW YORK
Capital, \$2,000,000.00

BRONX FIRE INSURANCE COMPANY
OF THE CITY OF NEW YORK
Capital, \$1,000,000.00

BROOKLYN FIRE INSURANCE COMPANY
Capital, \$1,000,000.00

GLOBE INSURANCE COMPANY
OF AMERICA
Pittsburgh, Pa.
(Incorporated 1862)
Capital, \$1,000,000.00

INDEPENDENCE FIRE INSURANCE
COMPANY
Philadelphia, Pa.
Capital, \$1,000,000.00

INDEPENDENCE INDEMNITY COMPANY
Philadelphia, Pa.
Capital, \$1,250,000.00

JEFFERSON FIRE INSURANCE CO.
Newark, N. J.
Capital, \$400,000.00

KNICKERBOCKER INSURANCE COMPANY
OF NEW YORK
Capital, \$1,000,000.00

LIBERTY BELL INSURANCE COMPANY
Philadelphia, Pa.
Capital, \$1,000,000.00

MERCHANTS AND MANUFACTURERS
FIRE INSURANCE COMPANY
Newark, N. J.
(Chartered 1849)
Capital, \$1,000,000.00

NEW YORK FIRE INSURANCE COMPANY
(Incorporated 1832)
Capital, \$1,000,000.00

REPUBLIC FIRE INSURANCE COMPANY
OF AMERICA
(Incorporated 1871)
Pittsburgh, Pa.
Capital, \$1,000,000.00

SYLVANIA INSURANCE COMPANY,
Philadelphia, Pa.
Capital, \$1,500,000.00

A Fair Basis

WE HAVE attempted in our advertising to give agents an idea of the principles that guide the Corroon & Reynolds' organization and the companies included in it. We have pointed out that these companies are agency-minded; that they show consideration for the problems of the producer and extend full co-operation in solving them.

This attitude is a natural one, since the Corroon & Reynolds' Group is headed by men who are themselves former producers and have confidence, therefore, in the American Agency System.

In response many agents have taken on representation of Corroon & Reynolds' companies. Moreover, they have adopted a familiar way of referring to this Group; namely, "C. & R." Some who do not represent any of our companies have written to express appreciation of our position.

That spirit of friendliness and confidence has been gratifying. We like to do business on a human basis. For after all, insurance is a humanitarian business, the many sharing the losses of a few.

CORROON & REYNOLDS

Incorporated

92 William Street

New York, N. Y.

'Way Down South'...
and the Dixie



War Memorial Building, Little Rock

LITTLE ROCK

Arkansas

LITTLE ROCK, population 100,000, largest city in, and political and commercial capital of Arkansas, is situated on the Arkansas River at the edge of the Ozark foothills, in the geographic centre of the State. Originally called "la Petite Roche"—"The Little Rock"—it derives its name from a rocky peninsula in the Arkansas River distinguished from the "Big Rock", a larger formation, situate two miles West... At one time occupied by the Quapaw Indians, a permanent white settlement was established in 1813, and in 1831, it was incorporated as a town. It has been the State Capital since 1819... Many of the State institutions are here including Little Rock College and Law and Medical Schools of University of Arkansas, and the War Memorial Building—originally the first State House, built in 1833. Little Rock is noted for its beautiful parks and bridges, as well as its industries and natural resources, and should be on the list of every American traveler.

The DIXIE
FIRE INSURANCE COMPANY
Greensboro, N. C.
Organized 1906
Surplus to Policyholders \$1,232,970.54
ONE OF THE AMERICAN GROUP

Illinois Organizations in Meeting at Delavan Lake

LARGE TURNOUT RECORDED

Underwriters Association, Fire Prevention Group and Blue Goose Hold Annual Gatherings

NEW OFFICERS ELECTED

President—W. C. Sonnen, Liverpool & London & Globe.
Vice-President—C. H. Metzner, Phoenix, Conn.

By HOWARD J. BURRIDGE

DELAVAN, WIS., June 25.—Annual meetings of the Illinois Fire Underwriters Association, the Fire Prevention Association and the Illinois Blue Goose were held here Tuesday and Wednesday. It was the first annual gathering since the amalgamation of the old state board and field club, and the attendance at this meeting was larger than when the two organizations met separately. The Illinois Fire Underwriters Association has a membership of 155, over 80 percent of the field men in Illinois being members.

Adopt Constitution, By-Laws

Nearly all of the first business session was devoted to a discussion and adoption of a constitution and by-laws. J. Lewis Cassell of the London Assurance presided at the business meetings as president. In his annual report Mr. Cassell said that the organization's delinquent balance rule is no longer being enforced and that almost all company members are now failing to report their delinquent agents.

Mr. Cassell said that formerly there was full cooperation, the balance rule was enforced and agency balances of all companies were in much better shape. He urged a return to an observation of the existing rule, emphasizing the necessity of it in times of financial stress.

Take Up Non-Policy-Writers

The appointment of survey or non-policy-writing agents is no longer confined to the small towns, Mr. Cassell said. Some companies have created survey agents in some important centers, thus placing them in direct competition with the policy-writing and service-giving agents, and at the same rate of commission. Mr. Cassell urged the discontinuance of this practice.

T. C. Underwood of the Continental was the chairman of the committee on new constitution and by-laws. Several sections that had been revised were read and explained. During this process Shirley E. Moisant, Kankakee local agent and editor of "Association News," took a nap and while asleep fell noisily out of his chair to the floor. Immediately there were cries of "move we extend him the courtesy of the floor."

Town Inspection Record

At the fire prevention meeting Wednesday it was revealed that the Illinois association has made more town inspections in the year than any other similar state body. B. J. Morgan of the Westchester was in charge as president.

These officers were elected: President, David Lyman, American Alliance; vice-president, E. E. Enck, Milwaukee Mechanics; secretary, C. G. Wonn, Northern of England.

There was a much smaller turnout of managerial talent than usual. Some of the executives present were, Melvin Le Pitre, Fire Association; C. J. Lingenfelter and Clyde Edmonson, America Fore; Frank H. Jones, Illinois Inspection Bureau; Earl S. Miller, Illinois Audit Bureau, and Ralph Woltersdorff, Atlas.

Home Indemnity of New York is now licensed in the New England states, as well as in Pennsylvania, New Jersey and Maryland.

Mills Is Coast Manager of Aetna and World F. & M.

HE HAS BEEN THE ASSISTANT

Has Had Wide and Long Experience in Fire Underwriting in the West

SAN FRANCISCO, June 25.—H. F. Mills, assistant manager of the Aetna Fire and World Fire & Marine, has been appointed Pacific coast manager, succeeding the late Frederic H. Rhoads. Mr. Mills was appointed assistant general agent of the companies in 1920 and assistant manager in 1923. He is one of the best known executives on the coast and is at present chairman of the Arizona advisory committee, a member of the use and occupancy and sprinklered risk committees of the Pacific Board. In 1926-1927 he was president of the Pacific Coast Automobile Underwriters Conference and is now chairman of the board of National Automobile Club. He has been identified with insurance on the coast since 1898, when he became associated with the Pennsylvania, later serving as chief clerk for the Pacific department of Phenix of Brooklyn. He also served the Phenix in the field and in 1913 was appointed special agent for the Aetna in the Rocky Mountain and California territory. He was appointed agency superintendent of Aetna in 1919. Mr. Mills who is at present at the home office in Hartford will return to the coast on July 1 to assume his new duties.

Williams Calls for Separation

(CONTINUED FROM PAGE 3)

"that is a time for a separation of the sheep from the goats (however distasteful the word 'separation' may be to some of us). We want allied with us those far-seeing local agents who believe that their best interests lie with the large majority of companies whose principal desire is to see a great business properly and economically conducted. Let the destructive element flock by themselves. Let them feed on one another."

Mr. Williams declared that formation of the Western Underwriters Association was the most important event in the insurance business in the west in a generation. He predicted that its policies will eventually prevail and when they do that stock fire insurance operating through local agents will be so stabilized as to resist all inroads of other forms.

Spirit of W. U. A.

Composing the Western Underwriters Association Mr. Williams said are those "who believe in stability, proper ethics, an orderly government of a great business for the benefit of all engaged in it and on the other side are those who, judged by their acts, believe in no ethics, no government, no control, with its consequent disorder, excessive expense and all of the evils that accompany unbridled license and the motto, 'Each for himself and the devil take the hindmost,' and who by this policy bring into question the efficiency and economy of stock fire insurance as a whole. That those policies should prevail is unthinkable and is a reflection on their intelligence."

J. Walt Bailey on Retired List

J. Walt Bailey, Denver, for many years state agent for the America Fore group in the mountain field, is placed on the retired list. He went to Denver in 1898. Prior to that he had represented the old Phenix in Kansas and Oklahoma. The Phenix sent Mr. Bailey to Denver as state agent. He became state agent of the entire America Fore group in 1925.

The Control Wires of BUSINESS . . .

*reaching 70,000 points in the
U.S. . . . 8,000 in Canada*

*By Coördinated Cable and Radio to
Foreign Points . . . Ships at Sea*

Postal Telegraph, through affiliation in the International System, goes to Europe, Asia, the Orient over Commercial Cables; to the West Indies, Central and South America over All America Cables; to ships at sea through Mackay Radio. The only American telegraph system offering a coördinated communications service.

REPRESENTATIVES wait for confirmations and orders. Is this adjustment O. K.? How does this new ruling affect the policies I handle? Can I sell this man a million-dollar line?

And the Home Office's own problems—credits, cables to foreign offices, speedy contact with widely separated markets . . .

Daily across Postal Telegraph's vast network of wires flash increasing thousands of business messages . . . written records that insure understanding and protect the sender. More and more, industry is turning to Postal Telegraph for its efficient speed—its alert, courteous messengers—the sense of responsibility that Postal Telegraph employees make evident in every transaction.

Through Postal Telegraph today you can quickly reach every point of importance to you in the United States and Canada.

Commercial
Cables



All America
Cables

Mackay Radio

Postal Telegraph



AMERICAN AUTOMOBILE INSURANCE COMPANY

ST. LOUIS

L. A. HARRIS, President

ALL KINDS
of INSURANCE
on AUTOMOBILES

Capital & Surplus . . . Over 3,000,000.00

Reserves Over 8,500,000.00

Total Assets (Jan. 1, 1930) Over \$11,500,000.00

INSURANCE STOCK QUOTATIONS

By H. W. Cornelius & Co., 105 South La Salle St., Chicago, as of June 23

Stock	Par	Bid	Asked	Div. per Share
Aetna Cas. & S.	10	112	122	1.60
Aetna Fire	10	56	58	1.20
Aetna Life	10	76	79	1.12
Agricultural	25	110	125	4.00
Alleghenia	50	150	...	12.50
American Alliance	10	30	33	1.50
Amer. Equitable	5	18	23	*1.50
American	5	18	19 1/2	1.00
Amer. Reserve	10	52	57	4.00
Amer. Surety	25	114	118	6.00
Automobile	10	35	37	1.80
Balto. American	5	18	20	*.60
Bankers & Ship.	25	105	120	6.00
Boston	100	625	665	16.00
Brooklyn	5	17	20	1.20
Carolina	10	26	28	1.50
Central West Cas.	50	50	58	2.00
Chgo. F. & M.	10	13	15	...
City of N. Y.	100	526	555	16.00
Constitu. Indem.	10	9	12	.50
Continental Cas.	10	26	37 1/2	1.60
Continental	10	55	57	2.40
Detroit Fid. & S.	50	25	30	4.00
Detroit Natl.	25	25	30	1.25
Federal, N. J.	10	60	75	12.00
Fidelity & Dep.	50	170	175	9.00
Fidelity-Phoenix	10	60	62	2.60
Fire Association	10	33	35	2.50
Fireman's Fund	25	95	100	5.00
Firemen's	10	32 1/2	34 1/2	2.20
Franklin	5	29	33	...
Ga. Casualty	5	...	15	...
Glens Falls	10	53	56	1.60
Globe & Rutgers	100	930	970	24.00
Great Am. Indem.	10	28	33	...
Great American	10	29	31	1.60
Great Lakes	10	11	14	1.00
Halifax	10	21	23	1.00
Hanover	10	39	41	1.60
Harmonia	10	25	29	1.50
Hartford Fire	10	66	68	12.00
Htfd. St. Boiler	10	62	66	11.60
Home, N. Y.	10	39	41	12.00
Home Fire Sec.	10	18	20	...
Homestead	10	19	21	1.00
Import. & Export	25	48	53	4.00
Independ. Indem.	5	9	11	...
Independ. Fire	5	5	8	...
Ins. Co. of N. A.	10	67	69	*2.00

*Extra dividend paid.
†Indicated on new stock.
‡New.

Ownership of Expirations at Issue in New York Suit

Ownership of expirations is one of the points at issue in litigation between the North America and Hooper & McDaniel, local agents of New York City. After the North America had instituted suit for a balance which it claims is due from Hooper & McDaniel, the local agency entered a counter claim for \$100,000 damages which they charge resulted from the company soliciting their expirations. Suits were filed in the supreme court, New York county.

Hooper & McDaniel and the North America terminated an agency contract Sept. 30, 1928, for the New York Fire Insurance Exchange territory.

Hooper & McDaniel charge that the North America violated the "Principles of Organization" of the National Association of Insurance Agents, which govern the ownership of expirations by agents. The suit is likely to test the application of these principles in New York City.

The agency sets up that in 1925 the North America agreed to keep hands off the expirations when the agency contract should be terminated.

The North America is suing for a balance which it claims is due for 1928 amounting to \$8,341.73, consisting of an unpaid balance of \$8,697.79 out of which \$356.06 was due Hooper & McDaniel as contingent commissions. The agency disputes the method used by the North America in calculating commissions.

Imperial Assurance Increase

The Imperial Assurance of New York is now in the million dollar class, an additional \$500,000 having been added to its capital. This increase, plus the net surplus of over \$1,300,000, gives the company a policyholders' surplus in excess of \$2,300,000. Organized in 1899, the Imperial Assurance is one of the Phoenix of London fleet. Percival Beresford, United States manager of the latter company, is president of the Imperial.

Missouri Fire Prevention Association Holds Meeting

The annual meeting of the Missouri State Fire Prevention Association at Columbia, Mo., June 25-26, developed an interesting program. President Charles H. Mahn gave his address Wednesday morning, another talk was given by Otto A. Ramseyer, and a movie was shown, "Ruin in Review." A golf tournament was held in the afternoon and a dinner dance Wednesday night. The Thursday program called for reports by committee chairmen as follows: Farm, A. B. Potts; fire waste contest, W. G. Shipe; laws and ordinances, J. Elmer Ball; public building, R. M. Wilcox; public relations, D. R. Ford; speakers, James R. Curran, W. B. Nowell, Jr., chairman fire prevention committee, chamber of commerce, is to talk.

Frasier Western Marine Manager

R. T. Frasier has been appointed manager of the western marine department of the Hartford Fire and will make his headquarters for the present with the western department of the Hartford in the Wrigley Annex, Chicago. Mr. Frasier has had 16 years' experience in marine and all-risk lines, for the past eight years with the Bartholomay-Darling Company of Chicago and for about the same period prior to that connection with Osborn & Lange.

WANTED

Special Agent in Ohio having Western Underwriters Association affiliations. Good opportunity for high grade man. Only one with experience and agency extension ability need apply. Address giving full details. Address P-92, The National Underwriter.

FOR SALE

Independent Adjuster Southern California Offers Established Business For Sale. Address P-90, The National Underwriter.



Globe & Rutgers

FIRE INSURANCE COMPANY



111 William St., New York City

JANUARY 1st, 1930

ASSETS		LIABILITIES	
Bonds and Mortgages.....\$	139,609.90	Capital	\$ 7,000,000.00
U. S. Liberty Bonds.....	509,100.00	Surplus	44,315,436.03
Government, City, Railroad and Other Bonds and Stocks.....	93,855,135.00	Reinsurance Reserve	26,803,146.42
Cash in Banks and Office.....	3,784,621.70	Losses in Course of Adjustment..	12,122,958.00
Premiums in Course of Collection	7,216,343.66	Commissions and Other Items..	10,750,000.00
Interest Accrued	446,013.79	Reserve for Taxes and Deprecia- tion	5,000,000.00
Reinsurance Recoverable on Paid Losses	40,716.40		
	<u>\$105,991,540.45</u>		<u>\$105,991,540.45</u>

Surplus to Policy Holders . . . \$51,315,436.03

Losses settled and paid since organization over . . . \$259,000,000.00
Losses settled and paid 1929..... 17,513,631.10

ISSUES POLICIES AGAINST

Fire, Marine, Tornado, Earthquake, Flood, Hail, Explosion, Riot and Civil Commotion,
Sprinkler Leakage, Inland Marine Transportation, Parcel Post, Automobile, Aviation Insurance

Agents in Canada, Manila, Shanghai, London and Principal European Cities

E. C. Jameson, President	
Lyman Candee, Vice-President	A. H. Witthohn, Secretary
W. H. Paulison, Vice-President	A. G. Cassin, Secretary
J. H. Mulvehill, Vice-Pres. and Secy.	J. L. Hahn, Assistant Secretary
J. D. Lester, Vice-President	Scott Coleman, Assistant Secretary
A. W. Taylor, Local Secretary	

Progress since Consolidation in 1899

	Assets	Reinsurance Reserve	Surplus
Dec. 31, 1899.....	\$ 529,282.59	\$ 26,832.54	\$ 3,039.94
Dec. 31, 1905.....	3,932,447.83	1,753,038.09	1,256,146.92
Dec. 31, 1910.....	5,255,362.12	1,936,224.86	2,365,363.37
Dec. 31, 1915.....	10,178,345.13	3,532,023.67	4,769,684.89
Dec. 31, 1920.....	42,765,374.55	16,593,764.16	11,361,311.89
Dec. 31, 1925.....	67,922,096.58	20,265,572.73	24,161,943.85
Dec. 31, 1926.....	71,740,996.88	21,162,599.90	25,610,575.98
Dec. 31, 1927.....	80,193,738.67	21,794,727.64	29,514,599.03
Dec. 31, 1928.....	98,190,644.96	24,332,695.62	37,252,917.34
Dec. 31, 1929.....	105,991,540.45	26,803,146.42	44,315,436.03

Do you guess----

As an insurance man do you determine insurable values by guess or sound scientific methods? The latter method used by this organization and so rarely used by insurance men stands the test of time.

The Lloyd-Thomas Company finds five steps are necessary in determining insurable values:

1. We list your clients property in detail, arranged according to units, classifications and location.
2. We obtain from authoritative sources today's cost to replace new these property items.
3. We determine, by examination and analysis, the actual depreciation that has taken place.
4. We subtract the depreciation from the values new.
5. We separate the insurable values from the "exclusion" values, conforming to your clients insurance policy.

To secure accurate results, these five steps are necessary. Unless you are able to offer this service to your client, you should insist upon a Lloyd-Thomas appraisal* and be certain.

"WHAT IS AN APPRAISAL?"—It is a complete classified inventory of insurable property (except stock, merchandise and raw materials). Each item of property is valued at today's cost to replace new. The amount of accrued depreciation is determined and the sound insurable value is given.

"ITS ADVANTAGES"—1st—It discovers insurable values that have long been written off the books through unscientific depreciation—2nd—It gives the agent, the assured, and the companies value facts of property. 3rd—It makes for adequate insurance protection, for in nearly every instance it calls for additional insurance.

The Lloyd-Thomas Co.

(RECOGNIZED AUTHORITIES ON PHYSICAL VALUES)



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120 Broadway, New York

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St. Louis	Milwaukee	Pittsburgh	Memphis
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Washington	Los Angeles	Atlanta	Des Moines
Birmingham	Omaha	Berlin	London

F. R. Ormsby, President
C. J. Kepler, Treas. and Asst. Secy.

H. Edward Bilkey, Secy.

Industrial Fire Insurance Co.

Akron, Ohio

January 1, 1929

Capital \$500,000 Surplus to Policyholders \$1,013,461
Total Admitted Assets \$2,077,028

An Ohio Company Writing Fire, Windstorm and Automobile Insurance. Why Not Represent an Ohio Company?

AGENTS WANTED

CHANGES IN THE FIELD

PARSONS GETS TOKIO POST RETURNING TO MINNESOTA

Former Springfield Special Will Travel Kentucky, Indiana, Tennessee, with Headquarters in Louisville

E. A. Parsons has been appointed special agent for the Tokio and the Standard of New York in Kentucky, Indiana and Tennessee, with headquarters in Louisville. For 10 years Mr. Parsons has traveled for the Springfield as an associate of Joseph M. Rogers.

Mr. Parsons served a term as president of the Kentucky State Fire Prevention Association and for the past two years he has been secretary-treasurer of the Kentucky Fire Underwriters Association. He started his insurance career in 1915 as a local agent in Leitchfield, Ky., a business which he sold in 1920 to take the position in the Springfield from which he is now retiring.

W. C. Saunders, Jr., L. R. Showalter

William C. Saunders, Jr., has resigned as special agent of the Old Dominion Fire of Roanoke to become special agent for the Fireman's Fund group of companies in Virginia under State Agent George McG. Goodridge. Louis R. Showalter, son of C. D. M. Showalter, manager of the Old Dominion, succeeds him. Mr. Showalter has been with the home office of that company for several years.

H. S. Searle

Howard S. Searle of Topeka, for several years special agent for the National in Kansas, has been appointed state agent for Kansas for Morrison & Co., general agents at Omaha for the Globe & Rutgers and Carolina. Mr. Searle will have headquarters in the New England building at Topeka.

H. Russell Deal

The Hanover Fire announces that H. Russell Deal has been appointed special agent in Alabama and Georgia to succeed J. L. Skinner, resigned. Mr. Deal has been identified with important insurance interests in the south for a long time.

Ludlum, Gold Are National Chamber Group Heads

C. A. Ludlum, retired vice-president Home Fire of New York, has been named chairman of the insurance committee of the Chamber of Commerce of the United States, according to an announcement by President Butterworth. The vice-chairman is Charles W. Gold, vice-president Jefferson Standard Life of Greensboro, N. C. Both Mr. Ludlum and Mr. Gold are now representing insurance on the board of directors of the national chamber.

Others on Committee

Other members of the committee are Clyde B. Smith, president National Association of Insurance Agents; Ralph H. Blanchard, professor of insurance, Columbia University; William Brosmith, vice-president Travelers; F. Highlands Burns, president Maryland Casualty; Walton L. Crocker, president John Hancock Mutual Life; Philip J. Fay, Nichols & Fay, San Francisco; P. W. A. Fitzsimmons, president Michigan Mutual Liability; James S. Kemper, president Lumbermen's Mutual Casualty; LeRoy A. Lincoln, vice-president Metropolitan Life; F. T. Moses, president Firemen's Mutual of Providence; Julian S. Myrick, Mutual Life of New York, New York City; E. H. Ravenscroft, vice-president Abbott Laboratories; Willis H. Sawyer, president Allied Engineers, Inc.; and

Carl P. Philippi Is Transferred by the Firemen's to His Old Territory

Carl P. Philippi has been transferred from southern California to Minnesota to become state agent of the Firemen's, Girard, Superior and Keystone Underwriters. He traveled for the Firemen's for a number of years in Minnesota and was sent to the southern California field last October. He is now returning to his old state. He succeeds G. D. Van Wagenan, who recently became Minnesota state agent of the Fireman's Fund.

Robert Burns

Robert Burns, special agent of the Security of New Haven, who has been working in Pittsburgh for some time, is again associated with W. E. Jones, Ohio general agent, with headquarters in Columbus.

Lester Beitel

Following the recent resignation of Leo Kennedy, as special agent in West Virginia for the Tokio and Standard of New York, Lester Beitel, who heretofore has traveled eastern Pennsylvania for the companies, has been given supervision over Pennsylvania, Maryland and West Virginia.

E. A. Parsons

E. A. Parsons for the past 10 years special agent in Kentucky for the Springfield Fire & Marine as aid to State Agent J. N. Rogers, will become special agent in Kentucky, Tennessee and Indiana for the Tokio, and for the Standard of New York. He will continue to make headquarters in Louisville.

John Dillon

John Dillon, for the past three months special agent for the Tokio and Standard of New York City, with headquarters in Indianapolis, has entered the local agency field in Centerville, Ia.

George E. Haas Joining Staff of Chicago F. & M.

George E. Haas, a partner in the Alexander S. Taylor & Co. local agency at Cleveland, who was formerly connected with the George H. Olmstead & Co. agency as a partner, will locate in Chicago, having been elected secretary of the Chicago Fire & Marine and Presidential. Mr. Haas has been anxious to return to company work. He formerly was assistant manager and later western manager of the Atlas. He traveled in the field for the Atlas before taking a managerial position. During his residence in Chicago he was prominent in the Chicago Insurance Club and other educational activities. As a local agent he took a leading part in the organizations of agents and was frequently seen at conventions of the National Association of Insurance Agents.

William D. Winter, vice-president Atlantic Mutual of New York.

Mr. Fay has been elected a director to represent the ninth district.

J. N. Gilmore a Benedict

J. N. Gilmore, vice-president and underwriter of the Fire Insurance Company of Chicago, has returned from his honeymoon. He was married June 2 to Miss Rae N. Foster of Peoria.

NORWICH UNION

NORWICH UNION
policies and service
have world-wide
reputation

NORWICH UNION **FIRE INSURANCE SOCIETY, LTD.**

75 Maiden Lane, New York
Hart Darlington, Manager

Eagle Fire Company **of NEW YORK**

Incorporated 1886
75 Maiden Lane, New York
Hart Darlington, President
The Oldest New York Insurance Company

NORWICH UNION **INDEMNITY COMPANY**

75 Maiden Lane, New York
In NORWICH UNION there is strength

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CHICAGO, ILLINOIS

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Purely An Agency Company

SUSSEX FIRE
INSURANCE COMPANY

CAPITAL
\$500,000.00



ASSETS
\$2,746,716.66

SURPLUS TO POLICYHOLDERS, \$1,964,260.76

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Ind., Minn., Wis. & Ill.
C. Walter Davis,
State Agent,
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Peoria, Ill.

Conn., Mass. & R. I.
William B. Kline,
State Agent,
824 Sumner Ave.,
Springfield, Mass.

New York State,
George A. Hamilton
State Agent,
7 Barclay St.,
Albany, N. Y.

Eastern Pa., Md. Del. & D. of C.
Rubert K. Everdell,
State Agent,
130 S. 4th St.,
Philadelphia, Pa.

Western Pa. & W. Va.
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509 Dawson Ave.,
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OPERATING STRICTLY AS AN AGENCY COMPANY
IN THE UNITED STATES AND DOMINION OF CANADA

For Agency Connections Address Above, or
ARTHUR H. F. SCHUMM
Vice President & General Manager

AS SEEN FROM CHICAGO

MAY AVOID CONGESTION

The annual meetings of a number of state associations of field men representing Western Underwriters Association companies have been held about this time of the year and so close together that many company department and home office representatives have not been able to attend as many of these as they would have otherwise. It is likely that next year the meetings of the state associations will be timed to avoid this congestion of dates.

HEADS ENGINEERING DEPARTMENT

L. F. Summers, for nearly 10 years special agent and engineer for the America Fore in Indiana, has been promoted to chief engineer for the western department of the fleet with headquarters in Chicago.

BROKERS HOLD FIELD DAY

Low gross prize in the golf tournament of the Insurance Brokers Association of Illinois at the annual field day was won by George Vastine, and Alfred N. Bensinger won low net prize. The winning foursome was A. L. Hitchcock, Fred C. Bracken, John Slagle and C. A. Berger.

EXPLAIN ADVERTISING PLAN

A series of meetings of field men, rating men, agents and others, explaining the program of daily newspaper advertising which is now being extended to cover the entire country, and under the direction of the public relations committee of the National Board, has been arranged as follows: Colorado, June 27, Cosmopolitan Hotel, Denver; Illinois, July 11, auditorium, Chicago Board; Indiana, July 18, salvage corps, Indianapolis; Kansas, July 14, Jayhawk Hotel, Topeka; Michigan, July 28, Detroit Athletic Club, Detroit; Nebraska, July 15, Fontenelle Hotel, Omaha; North Dakota, July 22; Oklahoma, June 30, Huckins Hotel, Oklahoma City; South Dakota, July 21. Iowa and Kentucky meetings have already been held.

Attending each such conference will be either Warren W. Ellis, assistant to General Manager W. E. Mallalieu of the National Board, or Richard E. Vernor, manager of the fire prevention depart-

ment of the Western Actuarial Bureau, and also either Wallace Rogers or A. L. Gale of Gale & Pietsch, the advertising agency handling the account. Messrs. Ellis and Rogers will be present at the Colorado and Oklahoma meetings, and Messrs. Vernor and Gale will attend the others.

INSURANCE STOCK COMMENT

In reviewing the insurance stock market situation, Howard W. Cornelius of H. W. Cornelius & Co. says:

"Insurance stocks after having a bad break last week were generally firm and higher the first part of this week. It was reported that some of the investment trusts had been buying stocks on a scale down which indicated they thought they were selling right around the bottom and when they reached around their lows, offerings dried up and there was comparatively a small amount of stock for sale.

"A number of stocks were marking time waiting for the mid-year statements to be published. There was also a fair volume of odd lot buying by small investors throughout the week. The comparison in bid prices quoted below gives a good example of market changes:

	June 17	June 24	Change
Aetna Fire	60	56	-4
Aetna Life	81	75	-6
Globe & Rutgers 1000	925	925	-75
Hartford Fire...	72	67	-5
Hanover Fire...	46	39	-7
Home	39	39	...
Nat. Liberty ...	13	12	-1
Phoenix	82	75	-7
Travelers	1350	1200	-150

VISIT VIRGINIA F. & M. OFFICE

John R. Cashel, western manager of the Providence Washington and Virginia Fire & Marine, has gone this week to Richmond, Va., to confer with the home office of the Virginia Fire & Marine. Accompanying him are State Agents John N. Miller of Illinois and H. R. Underwood of Ohio.

Col. Fred D. Layton, president of the National Fire of Hartford, is spending a few days at the western department in Chicago.

The annual outing of the Great Lakes of Chicago will be held July 2 at the country home of President N. L. Piotrowski at St. Charles, Ill.

Field Changes Announced by Security of New Haven

Samuel D. Henry special agent of the Security of Connecticut at Philadelphia, has been transferred to the Connecticut and western Massachusetts territory with headquarters at the home office at New Haven, to succeed the late Laurence W. Roath. Because of this change it has become necessary to rearrange the Middle Department field.

Edward R. Buhler, for many years with the Northern Assurance and more recently superintendent of agencies with the Standard of New Jersey, has been appointed special agent to succeed Mr. Henry for eastern Pennsylvania, Delaware, Maryland, and the District of Columbia, with headquarters at Philadelphia. He is a veteran field man in the Middle Department territory, and at one time served as a member of the executive committee.

Edward A. Logue has been appointed special agent for western Pennsylvania and West Virginia with headquarters at Pittsburgh. Mr. Logue, who is the son of the late C. M. Logue of the well known general agency firm of Logue Brothers, received his education at Culver Military Academy and the University of Pittsburgh.

President Fred A. Rye of the Public Fire is on a western trip.

Associated F. & M. President in Statement on Michigan

SAN FRANCISCO, June 25.—C. W. Fellows, President of the Associated Fire & Marine of San Francisco, issued the following statement Tuesday in connection with the recent conditions in Michigan in which his company became involved:

"While I was aware that the company was carrying some of the Investors Syndicate business and had entered a considerable number of states for that purpose, I did not know that any Michigan business was being covered until an inquiry came from an eastern insurance journal a few days ago. I immediately issued instructions that no business was to be accepted covering property in that state.

"Further investigation of the files revealed that the brokers on the line had been similarly instructed by Vice-president Wallace some time ago. The issuance of insurance in violation of the laws of any state is in direct contradiction to the business policies of our companies and the Michigan incident has resulted in our discontinuance of the Investors Syndicate account entirely."

The T. W. Sudheimer Co. of St. Paul has been incorporated to engage in the general insurance business. Thomas W. Sudheimer is head of the company.

VIEWED FROM NEW YORK

By GEORGE A. WATSON

MAY LOSS UNUSUALLY LOW

New York City fire losses in May were unusually light, incurred loss being only \$114,051, as compared with \$453,907 in May, 1929, Secretary A. E. Clough of the loss committee, New York Board of Fire Underwriters, reports. This results in a decrease of 5½ percent in the city's fire loss for the first five months. Incurred loss in the five months' period was \$5,403,229, as against \$5,717,475 in the same period last year. It is estimated that, including unreported losses, the total for the city in the five months was \$9,824,040, as against \$10,395,400 last year. Oddly enough, the number of claims in the period this year was 2,265, as against 2,177 in the five months last year. In the Jersey shore area incurred losses the first five months were \$1,647,943, as against \$286,221 last year, or more than 475 percent increase, and claims numbered 221 this year, compared with 92 last year, or 31.52 percent increase.

MOSZKOVSKI ON LONG TOUR

G. A. Moszkovski, vice-president of the American International Underwriters, left New York City June 20 for an extended trip through Mexico, Central America and the West Indies, expecting to be away for six weeks or more. He is traveling in the interest of the organization of which he is a leading official and intends using the airways wherever possible in order to save time. The American International Underwriters recently effected an arrangement with a prominent company of Mexico City which will enable the writing of business in that country in compliance with its rigorous statutes. While away, Mr. Moszkovski will give close attention to underwriting and general business conditions in each of the countries on his itinerary.

SHREWD UNDERWRITING WON

Prominent among American carriers whose claims against the German government for losses in the world war were approved by the mixed claims commission is the Globe & Rutgers of New York City. While the company assumed the war risk freely on merchant vessels throughout the period of intense activity of German undersea craft, it handled the business very intelligently, and, in spite of numerous losses, made considerable profits on its underwriting, by virtue of the high rates. Its management, by keeping a day-by-day record of the location of attacks by the submarines, discovered that these ceased at regular intervals, presumably while the undersea boats were at home stations replenishing supplies. During such periods the Globe & Rutgers assumed heavy commitments, and a large percentage of its covered vessels escaped the dreaded submarines. While a considerable measure of chance entered into the operations, as, of course, is true of underwriting all classes and seasons, the possibility of loss was reduced materially by the shrewd calculations of the Globe & Rutgers management, which soon attained the aspects of a dependable system of averages.

WORLEY RETURNS HOME

Sir Arthur Worley, managing director of the North British & Mercantile, who has been in this country visiting the United States branch for several weeks, sailed for the continent on the "Berengaria" June 21.

BUILDING CODE REVISION PROPOSED

John Lowry, chairman of the New York City Merchants Association's committee on building code revision, expects the work to be in shape for submission to the mayor and the board of aldermen some time in the fall. The revision, according to Col. George H. McCaffrey,

director of research, is about three-quarters complete. "At the present time," he said, "the main provisions in regard to stresses and loads are in effect as a result of the ordinance signed by Mayor Walker March 24. The remaining provisions regarding structural steel and iron, loads, foundations, wood construction and protection of the public and workmen are ready for final coordination and editing. The sections on reinforced concrete and protection of adjoining property are being reviewed to include the constructive suggestions had from members of the advisory committee."

"The reports on masonry, heating and

ventilating are expected to be ready for the advisory committee before July 1. Of the five remaining reports, those on elevators and sprinkler systems are in draft form and those on the administrative sections, classifications, restrictions and means of egress, are practically completed."

* * *

RHOADES TO GO ABROAD

Sumner Rhoades, manager of the Eastern Underwriters Association, and Mrs. Rhoades will sail July 16 on the "Berengaria" for a vacation in Paris. They expect to return in August.

Sussex to Increase Capital

Increase of capital of the Sussex Fire of Newark, N. J., from \$500,000 to \$1,000,000 by a 100 percent stock dividend, recommended by directors to stockholders was voted on at a special meet-

ing June 25. Under the plan \$500,000 would be transferred from surplus to capital, leaving surplus approximately \$1,000,000. The company's stock when it was organized slightly over two years ago was subscribed at five times par, giving \$500,000 capital and \$2,000,000 surplus. The Sussex had approximately \$1,000,000 net premiums last year, which necessitated transferring a considerable amount of surplus to unearned premium reserve.

Penn General Fire Expands

Paid in capital of the Penn General Fire of Philadelphia has been increased from \$100,000 to \$200,000 and an additional \$50,000 contributed to surplus in preparation for an expansion program. This is a running mate of the Penn General Casualty, which formerly was the Pennsylvania Bituminous Casualty.

THE ADROIT. USE OF DIRECT- BY-MAIL ♦ ♦ ♦

A highly important influence in the building up by local insurance agents of their premium incomes can be credited to the cleverness of the advertising folders that they issue.

For our own part, we spare no effort and expense in making the folders a powerful and reliable means of increasing premium income. In producing these special folders for our agents, we subordinate our companies' names so that they have all the value and punch of locally-printed material. The return mailing card is made a part of each folder and is set in the same style of type.

To make all this material extra effective upon the recipients, the Advertising Department also suggests the text of letters to be used by the agents in issuing the folders.

Why not examine some samples of these folders? Our Advertising Department will consider it a privilege to send you copies and also a specimen issue of our monthly business-building magazine THE ACCELERATOR.



BOSTON INSURANCE COMPANY
OLD COLONY INSURANCE COMPANY
87 KILBY STREET, BOSTON, MASSACHUSETTS

THE NATIONAL UNDERWRITER

Formerly THE WESTERN UNDERWRITER

Published every Thursday by THE NATIONAL UNDERWRITER COMPANY, Chicago, Cincinnati and New York. **EDWARD J. WOHLGEMUTH**, President; **JOHN F. WOHLGEMUTH**, Secretary; **HOWARD J. BURRIDGE**, Vice-President and General Manager; **NORA VINCENT PAUL**, Vice-President; **WILLIAM A. SCANLON**, **GEORGE C. ROEDING** and **O. E. SCHWARTZ**, Associate Managers

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ABNER THORP, JR., Director Life Insurance Service Dept.

NEW YORK OFFICE
80 Maiden Lane, Tel. John 1032
EMERSON SMITH, Eastern Manager
GEORGE A. WATSON, Associate Editor
CHESTER C. NASH, JR., Associate Editor

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1517 First National Bank Building
R. J. McGEHEAN, Resident Manager

SOUTHWESTERN OFFICE—DALLAS, TEX.
515 Marvin Bldg., Tel. 2-6570
J. F. GRAHAM, Resident Manager

SAN FRANCISCO OFFICE
105 Montgomery Street, Room 907, Tel. Kearny 3054, **FRANK W. BLAND**, Resident Manager
Entered as Second-class Matter April 28, 1928, at Post Office at Chicago, Ill., Under Act, March 3, 1879

Subscription Price \$4.00 a year; in Canada, \$5.00 a year. Single Copies 20 cents.
In Combination with Life Insurance Edition, \$5.50 a year; Canada \$7.50.



Associated
Business Papers



Audit
Bureau
of
Circulations



National Publishers
Association

Studying the Collection Problems

AGENTS and brokers these days have to study the collection problem very carefully. In almost every section the collection of premiums is becoming a fine art. Many people who were involved in the stock market crash have not adjusted their financial affairs and hence in numerous cases have not money to pay the obligations pressing them. They, therefore, are procrastinating along lines of least resistance. Unfortunately insurance premiums seem to be put aside for further consideration, although this should not be the case. People evidently are not educated as to the necessity of keeping their ramparts properly safeguarded, even if they have to make sac-

rifices in some other directions.

Business conditions are not particularly active. Industry has slowed down. Altogether collections are tight. It behooves insurance men, therefore, to study particularly the collection problem and get their share of available money that is being paid out through other avenues. Agents that are indefatigable and yet tactful in their collection system are not having the trouble that others are experiencing where they are accustomed to extend credit, even when a soft request is made. The collection of premiums should be made one of the very important departments of an insurance office's activities.

Business Must Be Created

VICE-PRESIDENT A. J. FERRES of the **FIDELITY & CASUALTY** at the insurance commissioners' hearing on commission cost made one remark that revealed the excavation work, so to speak, that has to be done in producing some of the casualty lines. Outside of surety bonds, **MR. FERRES** said that most of the risks written by casualty companies have to be developed. As he put it, "The business does not exist. It has to be created." This re-

quires salesmanship of the highest order. It means that an agent must know his business and must continue to keep fit and prepared. If he must create business and not pick it off the trees, intelligence and effort are needed. Therefore, the agent is worthy of his hire. He must spend much time in the field developing and cultivating before he can reap the harvest. This cultivation work must be taken into consideration.

Challenging Call to Duty

PROCRASTINATION is one of the evils that beset men in their personal lives as well as in their business. Some people are always putting off things until the last moment. It is difficult to explain why some people neglect to answer letters, fill out blanks, pay

bills, keep appointments. Some people are eternally behind time in almost everything they do. There was an excellent advertising slogan coined, "Eventually—Why Not Now?" It is a challenging call to duty.

Having a Definite Course

IN one's personal journey through life as well as in his business pilgrimage much time and energy are lost if there is no particular destination or goal at hand. If a person does not know which way he is going it is very difficult for anyone else to

give him suggestions. The man who has his path laid out and knows whether he is traveling can take advantage of many factors to add to his contentment and achievement. A long look ahead in the beginning makes the latter journey easier.

PERSONAL SIDE OF BUSINESS

John A. Campbell, vice-president of the Home of New York, who is particularly well known to western underwriters, having supervised the interests of his company in that important field for a number of years, is home from a six weeks' vacation. The entire time, except for that consumed in crossing the Atlantic in express steamers, was spent in Germany. In company with several congenial friends he managed to see practically all of the important cities of the country, the cleanliness of which excited his warm commendation. On pleasure bent only, he avoided contact with insurance men or institutions, but found opportunity to take in all worthwhile sights Germany affords. In the past Mr. Campbell's sea voyages have been confined to the West Indies and Bermuda, but this year the lure of the old world proved too strong to be resisted, and the trip to Germany resulted.

W. N. Achenbach of Chicago, western manager of the Aetna, had arrived in Michigan last week intending to be present at the annual meeting of the Michigan Underwriters Association. While there he received notice of the sudden death of Manager F. H. Rhoads of the Pacific Coast department. The Aetna requested him to go to Jefferson, Ia., where the interment was made, to represent the company officially, and this he did. Mr. Rhoads, by the way, on the noon before he died lunched with H. M. Carmichael of Chicago, manager of the Oil Insurance Association. The two stopped at an automobile sales room where Mr. Rhoads was looking over a machine. He returned to his office and died suddenly at his desk.

Walter B. Cary, president of the Michigan Insurance Agency of Detroit, has been daily in the papers in his city in heading the movement to get required number of names on the petition to recall Mayor Bowles. The recall petition was filed last week. Mr. Cary is one of the outstanding local agents in Detroit, a man of great force, who has made himself felt in the present project in which he is so much interested.

W. J. Tippery, Chicago, assistant manager of the Aetna, is spending his vacation in Minneapolis, his old home, taking his family with him. This week he is attending the meeting of the Minnesota Fire Underwriters Association at Alexandria.

The new Merchandise Bank & Trust Co. of Chicago, located in the Merchandise Mart, which is just opened, has back of it a number of prominent financiers and business men of Chicago. One of the directors is **George W. Childs** of the Chicago local agency of Childs & Wood, who are also general agents of the Independence Indemnity. The bank has a capital of \$1,500,000.

President **Charles H. Yunker** of the Milwaukee Mechanics has been appointed to the committee on civic affairs of the Milwaukee association of commerce. The committee is comprised of prominent citizens representing the various lines of industry in the city.

As a rapid traveler, **William Quaid**, executive vice-president of the Southern Fire, is second only to Colonel Lindbergh. Leaving New York City June 14, he addressed members of the Mississippi Agents Association at Biloxi a few days later, after which he hurried north to Chicago, allowing himself four minutes to connect with a train for Niagara Falls, where he attended a gathering of eastern and Canadian field men of his company and of the Home, of which group the Southern Fire is a member. Leaving the Falls the evening of June 20, he spent the following day with his

agent in Buffalo, thence on to New York where he arrived at midnight June 22, in time to get a wink or two of sleep before hurrying to his office. In his travel Mr. Quaid uses the most expeditious form of locomotion, testing out automobiles, fast express trains and airplanes in turn, as they were available.

If present plans are carried out, Mr. Quaid will spend August hunting big game in the Canadian Rockies of British Columbia. Together with a couple of guides he will tramp this outpost of civilization and will consider the trip a failure should he fail to bag a few grizzlies and at least a couple of black bears.

Henry Johnson, local agent at Edgerton, Wis., was golf host Saturday to a number of Hartford Fire and Hartford Accident men connected with their western department. There were present from the western department office Manager A. G. Dugan, Assistant Managers Clem E. Wheeler and W. C. Boorn, L. G. Warder, manager farm department; J. W. Burden, manager automobile department; James Leavitt, head of the special hazard department; H. L. LeMessurier, manager Hartford Accident; W. H. Wallace, surety manager; H. W. Donnan, head of the mill and elevator department; F. W. Sundolf, Illinois special; M. S. Davidson, superintendent Detroit agencies; Harry Nelson, head of the survey department; E. A. Finn, special agent, Hartford Accident, northern Illinois. There were present from Wisconsin, Special Agents J. F. Lucas and Ray B. Starks of the recording department; H. G. Bannerman of the farm department and L. J. Wargin of the Hartford Accident.

John N. Lewis, Oklahoma state agent for the National Liberty, has returned from a trip to Bristow, Va., and New York. He and Mrs. Lewis went to Bristow to attend the graduation of their daughter Maxine at Sullins college. Mr. Lewis went on to visit the home office of his company in New York.

Frank Burns, Seattle general agent for the Canadian Fire, American Merchant Marine and Gulf of Texas, leaves early in August for a six weeks' European trip.

Richard E. Bockenkamp, the new Missouri amateur golf champion, is a member of the Daniel & Henry Co., insurance agents of St. Louis. Mr. Bockenkamp's affiliation was erroneously given in last week's issue.

Harry B. Heywood of Indianapolis, well known in fire insurance circles, died at Lake Maxinkuckee Sunday after several years of almost helpless invalidism, following a stroke four years ago. For many years Mr. Heywood represented the Hartford Fire, first as special agent in Nebraska in the early '90s, going to Indiana as state agent of the Hartford in 1896. He discontinued field work about 1910 to undertake a promotion project and he also established a local insurance agency along original lines, one feature of which was the collection of premiums on a monthly basis.

Miss Virginia Goss, daughter of **Ira D. Goss**, manager farm department America Fore, was featured in Chicago and Evanston, Ill., newspaper headlines last week when she was the victim of a robbery. Miss Goss, together with an escort, had just driven up to the Goss home in Evanston when two men with guns took possession of the car and drove the couple away. They stopped in a secluded neighborhood and robbed Miss Goss of a valuable wrist watch and some cash. Miss Goss and her escort were then abandoned to walk home.

Miss Goss was graduated from Northwestern University in June.



Hurt?

The shock of an accident is bad enough without the added anxiety of lost income and mounting hospital and doctors' bills.

We write Personal Accident insurance in forms to suit every need. Practically every one of your clients is a prospect. Have you tried to sell them this insurance protection?

The AMERICA FORE GROUP of Insurance Companies

THE CONTINENTAL INSURANCE COMPANY FIDELITY-PHENIX FIRE INSURANCE COMPANY NIAGARA FIRE INSURANCE COMPANY
AMERICAN EAGLE FIRE INSURANCE COMPANY FIRST AMERICAN FIRE INSURANCE COMPANY MARYLAND INSURANCE COMPANY OF DELAWARE

Eighty Maiden Lane,

THE FIDELITY AND CASUALTY COMPANY

New York, N.Y.

ERNEST STURM, Chairman of the Board

PAUL L. HAID, President

ERNEST STURM, Chairman of the Board

WADE FETZER, President

NEW YORK

CHICAGO

SAN FRANCISCO

DALLAS

MONTREAL

FIRE INSURANCE NEWS BY STATES

OHIO AND WEST VIRGINIA

BETTER FRAME OF MIND SEEN

More Harmonious Relationship Is Predicted Between West Virginia Agents and Companies

CHARLESTON, W. VA., June 25.—The members of the West Virginia Association of Insurance Agents are in a better frame of mind than they have been. Unfortunately the strife between companies and agents has caused much bitter feeling. The meeting of the West Virginia association at Parkersburg this year indicated a return to a more harmonious relationship. The local agents felt that the companies in the West Virginia Uniformity Association used coercive methods in attempting to gain their ends. The presence of George C. Long, vice-president of the Phoenix of Hartford and chairman of the West Virginia supervisory committee, did much to bring about a different feeling.

Feel a Change of Heart

There is a disposition to believe that a brighter day is at hand. Regardless of the decision of the United States court of appeals in the separation case it is believed by the agents that the companies are ready to treat with them on a basis which promises progress in finding a solution satisfactory to both parties. The address of George C. Long, Jr., chairman of the West Virginia Uniformity Association, went far to strengthen this conviction.

The association decided to use a full-time man for three months this year to seek an increase in membership. This method has proved successful on trial while other methods have failed.

W. F. Alexander, the new president, is one of the most active and influential agents in the state. His administration will bring new achievements to the organization.

DID NOT HAVE HORNS

"A Samson with clouded vision can still destroy the temple," was a quotation used by George C. Long, Jr., in his address before the West Virginia meeting. The agents all agreed that Mr. Long did not wear horns.

Commissioner Lawson departed from his written address long enough to pay his compliments to those who have accused him of making his insurance department decisions on the basis of political effects to be expected. The compliments were of the sharp and bitter variety.

"Uncle Gus" Werninger, Huntington, believes in fire prevention. He thought the report of the fire prevention committee was worth two broadcastings.

Lucien D. Lowther, Salem, chairman of the membership committee, is a Sunday school teacher back home and he finds some insurance lessons in the Scriptures. In insurance organization work the man who buries his talent is no good. Says Mr. Lowther, "Let him use it."

Harlan Justice is a good secretary and just as good an agent. In spite of unfavorable conditions, the agency with which he is connected has never failed month by month, to show a gain in business. When he explains his agency's methods of study, planning and soliciting, the results are easy to understand.

Compiles Ohio Insurance Laws

Superintendent C. S. Younger has just completed a compilation of the insurance laws of Ohio. The work is very comprehensive, embracing all the insurance laws of the state, including those

passed at the last session of the legislature. The volume covers every phase of insurance legislation and has required much time and effort.

Judge Younger announces that arrangements have been made by which every insurance company licensed to transact business in Ohio will receive one copy free. It has been the custom heretofore to make a charge for the books, but Judge Younger contends that, in view of the vast sum of money paid into the Ohio treasury by insurance companies, each company should receive one copy without cost.

Griggs to Draft Code

The Ohio State Bar Association has turned over to E. M. Griggs of Chicago, assistant general counsel of the National Board of Fire Underwriters, the task of drafting the insurance code proposal to be submitted to the meeting of the association at Cedar Point, July 8-10. Mr. Griggs has attended all the hearings and has a fine grasp of the subject. If the Ohio State Bar Association approves the draft then it will be presented to the legislature at the 1931 session for consideration.

Barnesville Improvements Made

COLUMBUS, O., June 25.—Ray R. Gill, Ohio state fire marshal, this week reported that an investigation by his department showed that the recommendations made following the inspection of Barnesville some time ago are being complied with in a wholehearted way by the citizens. Many improvements are being made in the schools, in carrying out the suggestions made by the fire insurance men who conducted the inspections.

Will Have State Fair Display

State Fire Marshal Ray R. Gill and Judge C. S. Younger, state superintendent of insurance, have engaged space for another exhibit to be held at the Ohio State Fair in Columbus. Their exhibit last year was one of the outstanding

ing displays at the exposition. Smoky Rogers will be an attraction at the fair this year.

Matt on Road to Recovery

Harry B. Matt of Columbus, O., state agent of the Michigan Fire & Marine, who has been ill for many weeks, is now on the road to recovery. He has had a very serious time and many setbacks.

District Chairmen Named

Arthur Lohmeyer, president of the Ohio Fire Underwriters Association, has appointed district chairmen as follows: 1 and 2, G. W. Graham, New York Underwriters; 3, R. W. Hukill, Fireman's Fund; 4, P. F. Baughman, Alliance; 5, R. W. Nelson, Home of New York; 6, E. W. Powers, Columbia of New Jersey; 7, C. B. Patterson, Glens Falls; 8, William A. Pryce, Allemania; 9, George H. Thomas, Aetna; 10, H. A. Ritter, Travelers; 11, Paul F. Brown, Hanover; 12, R. T. Huggard, American Alliance; 13, John H. Gray, North British & Mercantile; 14, O. F. Gibbs, Atlas; 15, W. H. Witherspoon, Aetna; 16, W. B. Mehaffey, Hartford; 17, A. E. Bulau, Southern Fire; 18, H. L. Rubrecht, St. Paul; 19, Fred G. Bell, National of Hartford; 20 and 21, V. W. Souders, Fire Association; 22, J. L. Lindsey, Great American.

Ohio Notes

The Scioto Insurance Agency of Columbus, O., has been incorporated by Edith M. Carper and others.

The Buehler Insurance Agency of Cleveland has been incorporated by Marie Martin, John C. Haelele and Max H. Nash.

State Fire Marshal Ray R. Gill of Ohio has been made an honorary member of the Volunteer Fire Chiefs Association of Northwestern Ohio.

George B. Kenney has resigned as a member of the Ohio Union field club, having been transferred by the Glens Falls from Columbus to Toronto, where he will serve as chief agent.

The A. W. Shell Agency in Cincinnati moves July 1 to new quarters on the fourth floor of the Kroger building at Seventh and Walnut streets. The agency has been at the present location in the First National Bank building for about 25 years, ever since the building was constructed.

CENTRAL WESTERN STATES

ILLINOIS CAMPAIGN PLANNED

Moisant Heads Committee of State Chamber of Commerce Arranging Fire Prevention Drive

Bearing in mind approximately \$30,000,000 of natural and created Illinois wealth lost by fire in 1929 as the leading argument for fire prevention, the insurance committee of the Illinois chamber of commerce announces a state-wide program through more than 200 chambers of commerce to reduce this large loss. An active educational and cooperative campaign will be carried on by the state chamber prior to and during Fire Prevention Week, and also prior to and during National Safety Week and Health Conservation Week. Assistance of newspapers will be asked.

Moisant Tells of Program

Shirley Moisant of Kankakee, chairman, states that school contests probably will be held, with essays, posters and slogans on fire, accident and death prevention as subjects. Considerable preparatory work is now being done by the chamber along these lines, though the first of the three educational programs, fire prevention, will probably get under way in earnest early in the fall.

GOLF TOURNAMENT IS HELD

Indiana Field Men Concluded Their Annual Convention With Contest on the Links

At the golf tournament at the Indiana Fire Underwriters Association at Lake Wawasee there was much interest.

The W. J. Henshaw trophy was won by Jim Stevenson, who took first low gross. Fourth low gross was won by W. J. Henshaw, first low net by Ora Ruby, fourth low net by J. R. Hall, eighth low net by W. Walker, guest prize by John Lasher, and the Tom North trophy was won by R. E. Minner.

Two new members received were Earl W. Walker, North British, and C. Walter Davis, Sussex Fire.

Gus J. Daseke, Connecticut Fire, was chairman of the arrangements for card games and Thomas R. Dungan, Fidelity-Phoenix, was chairman of the golf tournament committee.

W. J. Henshaw, Commercial Union, presented the association with a cup to be played for annually at the golf

tournaments, the one winning it three times to become its permanent owner.

Thomas T. North, of the North Adjusting Bureau of Chicago, was unable to attend the meeting but sent a handsome golf bag to be presented as a prize in the golf tournament.

Clinton D. Lasher, state agent of the Home, has for some years made the speech placing in nomination Orle E. Green for secretary, until this has become an anticipated event of the annual meetings. Mr. Green has been secretary for so many terms it was suggested that his middle initial must stand for "Ever"—Orle Ever Green.

Karl D. Weaver, North B. & M. secretary of the Indiana State Fire Prevention Association, announced that there would be a meeting of this organization July 18 at Indianapolis to consider an advertising program on fire prevention.

Incorporate Indiana Federation

At the meeting of the executive committee of the Insurance Federation of Indiana in Indianapolis last Friday, incorporation of the federation was authorized. The constitution and by-laws will not be materially changed, but some technical changes will be necessary to conform with legal requirements. As to policy of operation, it was the unanimous opinion of those present that membership be built up more along the lines implied in the name than has been done in the past. On this point, President James A. Bowden of the Indiana Federation says: "We shall seek to interest in joining the federation more insurance organizations in their entirety, thereby largely increasing our total membership. Of course, individual memberships will still be sought and welcomed but, by interesting and securing the affiliation of insurance organizations as such, we shall largely increase our potential influence. We have plans to accomplish this which we believe will accomplish our purpose."

Anderson With National Union

Leo D. Anderson has joined the Michigan service office of the National Union in Grand Rapids as supervisor and adjuster. He has been with Mason, Alexander & McCaslin, law and adjustment office, for the past two years. Mr. Anderson was formerly a partner in the local agency of Linney & Anderson, Fremont, Mich.

Abandons Branch Office

The Joliet branch of the Illinois Inspection Bureau has been abandoned and the territory divided among other jurisdictions, most of it going to the Rockford branch under John R. Kearns. Recently the Mount Vernon branch was merged with the East St. Louis office.

Agent Sentenced for Embezzlement

Joseph C. Mattern, Hazel Park, Mich., insurance agent, was sentenced to from two to five years in the penitentiary after being convicted of embezzling premiums belonging to Albert A. Sage. Last July Mattern sold his insurance business to Mr. Sage, but continued to collect premiums on the policies held by Mr. Sage's clients, converting the money to his own use. Evidence was introduced to show that Mattern had previously defrauded the Firemen's group, the Travelers and the Charles N. Roe agency in Detroit, under assumed names.

Hueber & Co. to Build

INDIANAPOLIS, June 25.—A. J. Hueber & Co., Indianapolis local agency at 144 North Delaware street, has let a contract for erecting a modern office building to be occupied by the agency. The agency was established in 1918 by Albert J. Hueber, who had been for some years with the Gregory & Appel agency.

LOYALTY GROUP

JANUARY 1, 1930 STATEMENTS

NEAL BASSETT, President A. H. HASSINGER, Vice-President		WELLS T. BASSETT, Vice-President		JOHN KAY, Vice-President and Treasurer ARCHIBALD KEMP, 2d Vice-President	
FIREMEN'S INSURANCE COMPANY					
OF NEWARK, NEW JERSEY					
ASSETS	LIABILITIES	CAPITAL	NET SURPLUS	SURPLUS POLICYHOLDERS	
\$60,811,870	\$14,495,225	\$18,777,000	\$27,539,645	\$46,316,645	
HENRY M. GRATZ, President A. H. HASSINGER, Vice-President		NEAL BASSETT, Chairman of Board WELLS T. BASSETT, Vice-President		JOHN KAY, Vice-President ARCHIBALD KEMP, 2d Vice-Pres't	
THE GIRARD F. & M. INSURANCE CO.					
\$ 6,252,740	\$ 3,401,657	\$ 1,000,000	\$ 1,851,083	\$ 2,851,083	
NEAL BASSETT, President A. H. HASSINGER, Vice-President		WELLS T. BASSETT, Vice-President		JOHN KAY, Vice-President ARCHIBALD KEMP, 2d Vice-Pres't	
MECHANICS INSURANCE CO.					
\$ 5,078,813	\$ 3,335,593	\$ 600,000	\$ 1,143,219	\$ 1,743,219	
NEAL BASSETT, President A. H. HASSINGER, Vice-President		WELLS T. BASSETT, Vice-President		JOHN KAY, Vice-President ARCHIBALD KEMP, 2d Vice-Pres't	
NATIONAL - BEN FRANKLIN FIRE INS. CO.					
\$ 5,233,116	\$ 3,070,630	\$ 1,000,000	\$ 1,162,486	\$ 2,162,486	
NEAL BASSETT, President A. H. HASSINGER, Vice-President		WELLS T. BASSETT, Vice-President		JOHN KAY, Vice-President ARCHIBALD KEMP, 2d Vice-Pres't	
SUPERIOR FIRE INSURANCE CO.					
\$ 5,073,876	\$ 3,061,200	\$ 1,000,000	\$ 1,012,676	\$ 2,012,676	
W. E. WOLLAEGER, President A. H. HASSINGER, Vice-President		NEAL BASSETT, Chairman of Board WELLS T. BASSETT, Vice-President		JOHN KAY, Vice-President ARCHIBALD KEMP, 2d Vice-Pres't	
CONCORDIA FIRE INSURANCE CO.					
\$ 5,564,987	\$ 3,078,063	\$ 1,000,000	\$ 1,486,923	\$ 2,486,923	
CHARLES L. JACKMAN, President JOHN KAY, Vice-President		NEAL BASSETT, Vice-President A. H. HASSINGER, Vice-President		WELLS T. BASSETT, Vice-President ARCHIBALD KEMP, 2d Vice-Pres't	
CAPITAL FIRE INSURANCE CO.					
\$ 652,382	\$ 13,200	\$ 300,000	\$ 339,182	\$ 639,182	
CHAS. H. YUNKER, President A. H. HASSINGER, Vice-President		NEAL BASSETT, Chairman of Board WELLS T. BASSETT, Vice-President		JOHN KAY, Vice-President ARCHIBALD KEMP, 2d Vice-Pres't	
MILWAUKEE MECHANICS' INSURANCE CO.					
\$13,045,126	\$ 7,886,590	\$ 2,000,000	\$ 3,158,536	\$ 5,158,536	
J. SCOFIELD ROWE, President J. C. HEYER, Vice-President		NEAL BASSETT, Chairman of Board WELLS T. BASSETT, Vice-President		S. WM. BURTON, Vice-President S. K. McCLURE, Vice-President	
JOHN KAY, Vice-President		A. H. HASSINGER, Vice-President		WELLS T. BASSETT, Vice-President	
METROPOLITAN CASUALTY INSURANCE CO.					
\$14,945,383	\$10,320,195	\$ 1,500,000	\$ 3,125,187	\$ 4,625,187	
C. W. FEIGENSPAN, President E. C. FEIGENSPAN, Vice-President		NEAL BASSETT, Chairman of Board		W. VAN WINKLE, Vice-President JOHN KAY, Vice-President	
A. H. HASSINGER, Vice-President		WELLS T. BASSETT, Vice-President		WELLS T. BASSETT, Vice-President	
COMMERCIAL CASUALTY INSURANCE CO.					
\$14,741,017	\$ 9,712,813	\$ 2,500,000	\$ 2,528,203	\$ 5,028,203	
TOTAL OF ASSETS		TOTAL OF LIABILITIES		TOTAL NET PREMIUMS	
\$131,779,040*		\$58,562,251		\$49,400,938	
WESTERN DEPARTMENT 844 Rush Street, Chicago, Ill. H. A. CLARK, Manager Ass't Managers H. R. M. SMITH JAMES SMITH FRED. W. SULLIVAN		EASTERN DEPARTMENT 10 Park Place Newark, New Jersey CANADIAN DEPARTMENT 461-467 Bay St., Toronto, Canada MASSIE & RENWICK, Ltd., Managers		PACIFIC DEPARTMENT San Francisco, California 60 Sansome Street W. W. & E. G. POTTER, Managers Ass't Managers JOHN R. COONEY CHAS. H. GATCHEL	

* Capital and Surplus of affiliated companies owned by Firemen's, appear in gross assets of both.

LOYAL TO PRINCIPLE—TO LOYAL AGENTS, LOYAL

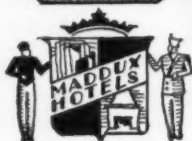
THE SERVICE THAT SATISFIES

W. W. VINCENT & CO.

INSURANCE

175 W. Jackson Blvd.
CHICAGO

111 John Street
NEW YORK



The FAIRFAX

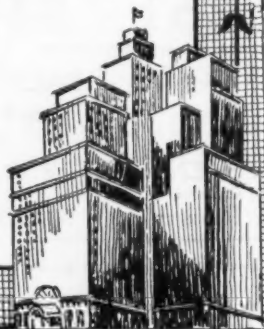
Homelike Hotels of Distinction

Kitchenette Apartments and suites
of Parlor, Bedroom and Bath—
\$5.00 to \$7.00.

Single room with Bath \$3.00 to \$4.00
Double room with Bath \$4.00 to \$6.00

The Smart Way's the
Suite Way
Weekly or Monthly
Rates if desired

WASHINGTON
BUFFALO
PHILADELPHIA
PITTSBURGH



His son, Ralph E. Hueber, is now a member of the firm.

Illinois Notes

The Oscar W. Schmidt Insurance Agency has bought the agency of Bartlett & Son at Edwardsville, Ill. The Bartlett agency has been carried on by Harlan Bartlett.

Because of ill health which has continued for some time, Liszt Lenzen, general insurance man of Peru, Ill., has been obliged to discontinue active work and has transferred his insurance business to the J. A. Ream agency there.

Indiana Notes

John J. Selby, president of the Selby & Acker agency at Vincennes, Ind., is

in a hospital there following an operation.

Anton Elpers has become associated with the Schenk Insurance agency at Evansville, Ind., under the firm name of Schenk & Elpers.

The Detroit F. & M.'s newly appointed state agent, C. N. Cunningham, has established his headquarters in room 1229 Meyer-Kiser Bank building, Indianapolis.

Andrew C. Richardt, head of the Richardt Insurance Agency, Evansville, Ind., has been elected treasurer of the Democratic central committee for the first Indiana congressional district.

Thomas C. Cartwright, father of S. C. and J. D. Cartwright of Williams & Cartwright, prominent Detroit local agents, died there after a lingering illness.

STATES OF THE NORTHWEST

FIELD MEN ARE IN SESSION

Many Executives Attend Wisconsin Meet at Egg Harbor and Minnesota at Alexandria

The Wisconsin Fire Underwriters Association is meeting this week at Egg Harbor with four company executives in attendance and the Minnesota Fire Underwriters Association has convened at Alexandria with two executives attending.

Attending the Wisconsin meeting are F. M. Gund of Freeport, western manager Crum & Forster, and J. H. Macfarlane of Chicago, secretary America Fore, taking the place of Manager A. E. Henne, who was compelled to make a visit to New York; E. C. Smith, assistant manager Sun, and E. G. Frazier, assistant manager Springfield.

J. R. Wilbur, vice-president America Fore, and Charles N. Gorham, western manager American, are representing the Western Underwriters Association at Alexandria. In addition to the Minnesota Fire Underwriters Association, the Minnesota Blue Goose and the Minnesota State Fire Prevention Association are holding sessions there.

Minot Agents Advertise

The local agents of Minot, N. D., including R. J. Doeblinger & Co., A. M. Fruh, Helling Agency, Minot Insurance Agency, Shirley Company, Union Insurance Agency, Oscar Herum and A. C. Torgerson, have special advertising every Saturday in the "Daily News." E. C. Fuller of the "Daily News" gets up the copy, which is in very attractive form. The advertisements are attracting wide interest. Many of the advertisements point out the strength of stock insurance and the danger of mutual indemnity.

Spink Heads Wisconsin Pond

E. O. Spink, special agent for the Home, has been elected most loyal gander of the Wisconsin Blue Goose. Other officers chosen were: A. P. Riedinger, National of Hartford, supervisor; F. F. Henze, Travelers Fire, custodian; Harvey Girard, Providence Washington, welder; Charles Garst, Wisconsin Audit Bureau, keeper, and Jerry Sullivan, Wisconsin Inspection Bureau, guardian.

Stillman Heads Northwest Mutuals

C. L. Stillman, Monroe, Wis., was elected president of the Northwestern Association of Mutual Insurance Companies at the annual convention in Minneapolis. Minneapolis was chosen again as the place for the 1931 convention. Other officers are S. H. Scallin, Mitchell, S. D., vice-president; D. O. Milligan, Des Moines, treasurer; S. T. Sager, Minneapolis, secretary. Directors are H. L. Nehls, Cedar Rapids; Paul Hemmy, Juneau, Wis.; Hjalmar Hjermstad, Red Wing, Minn., and F. H. Wilder, Fargo, N. D.

STORM DOES MUCH DAMAGE

Thousands of Dollars Loss Reported in the District Swept by the Wind

The windstorm in the vicinity of Eau Claire, Wis., will run upwards of \$800,000. The storm switched from Ellsworth, through Menomonie, Eau Claire, Fall Creek, Osseo, Augusta, down to Black River Falls. The greatest damage was done in the farm sections. The storm struck Eau Claire in two places, the Pioneer Furniture Company and Reid-Murdock pickle works. Belling street, a small mercantile section, suffered considerable damage from broken windows and torn roofs. The loss in the city will run upwards of \$250,000. The country loss will run about \$600,000 with about 60 percent insurance.

Northwestern National Outing

Employees of the Northwestern National of Milwaukee held their annual outing at Brown's Lake near Burlington, Wis. More than 175 employees participated. Arrangements were in charge of a committee headed by George H. Hale.

Would Revise State Hail Law

FARGO, N. D., June 25—A general re-vamping of the North Dakota state hail insurance law is agitated by H. W. Swenson of Devils Lake, Independent candidate for commissioner of insurance, particularly along the line of providing for payment of hail losses immediately after adjustment. He would also eliminate the "free" insurance given to those whose property is listed for hail insurance but who do not pay hail taxes. He states that an additional burden of more than \$50,000 a year is placed in this way on those who carry and pay for state hail insurance.

S. A. Olsness, present commissioner and Nonpartisan candidate for reelection,

CALLS STATE FUND \$1.50 COMPANY ON A \$25 RISK

Attacking the plan advanced by S. A. Olsness, North Dakota commissioner and Nonpartisan candidate for reelection, to abandon the reinsurance of fire and tornado risks on state buildings, H. W. Swenson, Independent candidate for commissioner, terms such a move poor business. Mr. Swenson pointed out that the assets of the state tornado and bonding fund are approximately \$1,250,000, whereas the state risk on all buildings is about \$25,000,000. "No business man would insure a \$25 risk with a company having only a dollar and a half to its name," Mr. Swenson said, "but that is exactly the proposal Mr. Olsness is making."

HOTEL ATLANTIC
CLARK ST. NEAR JACKSON BLVD.
MOST CENTRALLY LOCATED
450 ROOMS
\$2 A DAY UP
ONE BLOCK FROM LASALLE STATION
POST OFFICE AND BOARD OF TRADE
WRITE FOR FOLDER
CHICAGO

1,000 Rooms
\$3 & up

at Cincinnati

... three keys
to Hotel Gibson and
Schiffeler service ...
good food ... friends
... and faith

Hotel Gibson
C. C. Schiffeler
General Manager

LOS ANGELES



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says the proposal for prompt payment of hail loss claims "simply can not be followed."

Arkansas Loss Ratio Lower

LITTLE ROCK, ARK., June 25—The annual report of Commissioner Floyd shows that 1929 premiums for fire insurance written in Arkansas were \$10,100,972, with losses of \$5,084,525, or a loss ratio of 49.09 percent, the lowest since 1920. Material improvement in the experience is shown as compared with 1928, when the loss ratio was 57.27 percent.

Schollander Addresses Firemen

O. A. Schollander, Fargo, representing the North Dakota Fire Prevention Association, was the principal speaker at the annual meeting of the North Dakota Firemen's Association at Minot.

Opens Branch Office

C. F. Murphy of Minneapolis is appointed district manager of the Associated Indemnity and Associated Fire & Marine. He has been a local agent. A branch office has now been established in the Plymouth building with him at the head.

Start Wisconsin Membership Drive

MILWAUKEE, June 25—The membership campaign of the Wisconsin Association of Insurance agents will get under way July 1. Alvin W. Fox of Oshkosh, president of the association, will cover the northern section of the state in the membership campaign. Joseph G. Grundle, Milwaukee, secretary of the association, will work through southern Wisconsin.

The association is putting in intensive effort to gather accurate data on the encroachment of the state fund on the business of local agents in Wisconsin and it is likely that this will be one of the important topics discussed at the annual meeting in Milwaukee this fall.

Wisconsin Notes

The Buckman-Mongin Insurance Agency, Denmark, Wis., has been incorporated by A. Buckman, F. Mongin, H. Buckman, and C. Mongin.

The Commercial Insurance Agency, Madison, Wis., has been incorporated by Leslie G. Lindstrom, Sidney L. Goldstine and Esther L. Goldstine.

Frank W. Humphrey of Stanley, Wis., has received a "long service" award from the Niagara Fire in recognition of his connection with the company for the past 31 years.

E. F. Daniels, chairman of the town of Iron River, Wis., near Ashland, found guilty of having written insurance for the town while in office, was sentenced to pay a fine of \$25 and costs by Circuit Court Judge Risjord.

The Kruger Agency, located in the Cady Land Company building at Green Bay, Wis., has been incorporated and will henceforth be known as the Kruger Insurance Agency, Inc. The incorporators are: W. A. Kruger, president; H. A. Kruger, vice-president; L. Lamine, secretary and treasurer.

Missouri Valley State News

SWAMPED WITH HAIL LOSSES

Automatic Inclusion Under Windstorm Policies Brings Flood of Claims to Iowa Adjusters

SIOUX CITY, IA., June 25.—Adjusters from Minneapolis, Des Moines and Omaha have been called to Sioux City to assist the overworked adjusting offices here in the settlement of hundreds of hail losses occasioned by the two storms of June 2 and June 13.

Hundreds of people who suffered some damage in these storms are just waking up to the fact that they have hail insurance, which was automatically included when a new rule went into effect covering hail damage with no additional charge under windstorm policies. Dam-

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increased underwriting profit.....

IT IS not unusual to find the general agency companies producing a more substantial underwriting profit than the average of the direct reporting companies in the same territory. General agencies with highly developed localized underwriting talent at their command are often able to write at a profit certain classes of business within their territory which are generally avoided. Likewise certain classes of business usually profitable elsewhere may be scrupulously avoided by the general agent because of some condition peculiar to his particular territory.

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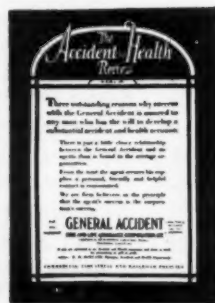
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age to composition roofs by hail is a
common occurrence. While they are of
great assistance in preventing fires, they
are extremely susceptible to damage by
hail. Windows were broken, screens
torn and paint injured. One morning
the past week Manager Bjodstrup of the
Western Adjustment, who has two as-
sistants regularly here and now has
three additional men from other cities,
sent the five out with 60 hail losses
each for settlement. Before 9 a. m.
48 new losses were reported, and this
condition is expected to continue.

These adjusters, who had just about
finished their work on nearly 1,000 losses
in the vicinity of Hawarden, occasioned
by wind and hail, were plunged into an
excessive demand for adjustments in
Sioux City. W. C. Topping of the Un-
derwriters Adjusting and C. J. Wool-
dridge of the Sioux City Adjusting Com-
pany have their desks piled high with
loss reports.

HOLD IOWA FIELD OUTING AT LAKE OKOBOJI, JULY 10-11

DES MOINES, June 25.—A Howard
Alexander, general chairman, announces
that the annual splash of the Iowa Blue
Goose will be held at Lake Okoboji
July 10-11. A general invitation is ex-
tended to Iowa field men and their fam-
ilies. Furthermore, it is suggested that
field men advise officials of their com-
panies, so that they may be in attend-
ance if possible. Headquarters will be
at the Manhattan Beach Hotel.

An elaborate program of amusements
and entertainment features has been for-
mulated, with an advisory committee
composed of Fred E. Blake, Charles D.
Wherry, Pritchard Payseur and Will H.
Harrison. H. Verne Myers of Waterloo
heads the finance committee, while A. C.
Hall is chairman of the committee on
grounds.

The annual meeting, July 10, at 2
p. m., will be in the form of an open
forum, at which various matters of in-
terest to the fraternity will be dis-
cussed. Fred E. Blake, most loyal gan-
der, will preside.

Games and sports will be featured
Thursday afternoon and Friday, special
attention being given to entertainment
features for the ladies. Ball games, fish-
ing contests, golf and all manner of
water sports will be arranged.

GET OUT KANSAS CHECKS; COMPANIES TO PAY MORE

TOPEKA, KAN., June 25.—Kansas
policyholders will get some or all of
their refund in the fire insurance rate
litigation in July. Sufficient progress
has been made in the checking of the
policies so that Commissioner Hobbs
may find it possible to get out part of
the checks next month.

Under the terms of the settlement the
state is to refund \$3,000,000 to policy-
holders, but the state held only \$2,660,-
000 in impounded premiums, so many
companies have to make additional de-
posits but these can not be determined
until the entire refund for each company
has been figured. Some companies
will get back some money, but there are
not many of these and the amounts are
rather small.

NEBRASKA INSURANCE DAY SET FOR OCT. 10 IN OMAHA

LINCOLN, NEB., June 25.—Chair-
man Maurice A. Hyde, who as head of
the insurance subdivision of the Lincoln
chamber of commerce, staged two suc-
cessive and successful observances of
Nebraska Insurance Day the last two
years, announces that on the insistence
of Omaha insurance men, who believe
that interest in the event can be better
maintained if the convention is alternat-
ed between the two cities, the cele-
bration will be held there this year.
Frank T. B. Martin, president of the
Insurance Federation of America, has
been made general chairman, and the

date has been fixed for Oct. 10. The Omaha insurance interests have loyally supported the movement, and in return Lincoln will send a big delegation. The general plan of having outstanding specialists in all lines of the business appear on the speaking program will be followed.

Cedar Rapids Agents Elect

At the annual meeting of the Fire & Casualty Underwriters Association of Cedar Rapids, Ia., the following officers were elected: President, John J. Sebetka; vice-president, Paul N. Clark; secretary-treasurer, Joseph R. Anderson.

Another Hobbs in Field

TOPEKA, KAN., June 25.—E. O. Hobbs, a new entrant in the race for the Republican nomination for Kansas insurance commissioner, is expected to cause some difficulty for Commissioner Charles F. Hobbs, who is seeking reelection. It is thought that the confusion in names may result in a loss of votes for the present incumbent. J. J. Banks, Atchison, and N. E. Snyder, Kansas City, are also seeking the nomination.

New Officers Installed

ST. LOUIS, June 25.—The Associated Fire Insurance Agents & Brokers of St. Louis at their annual banquet installed these new officers: Joseph C. Rengal, president; Edward L. Hohenstein, vice-president; Frank J. Alexander, treasurer, and Clifford E. Drozda, secretary. Directors in addition to the officers are Edward W. Borcharding, Calvin C. Bowersox, John W. Burian, Harry J. Ewers, Jr., Arnold J. Fleer, August C. Hilmer, Irving J. Hunstein, Percy W. Neslage, J. F. O. Reller, William Rodiek, and Edward C. Wagner.

Knudson Launches Hail Mutual

Articles of incorporation have been filed for the United Hail Insurance Company of Omaha, a mutual, of which K. C. Knudson is the head. Mr. Knudson was secretary of trade and commerce from

1923 to 1925 under Governor Bryan, and as the latter declined to name an insurance bureau head Mr. Knudson acted in that capacity. He is associated in his new enterprise with J. W. Larson of Omaha, E. M. Nelson of Leigh, Peter Hansen of Potter and nine others.

Stephenson & Webb Stay Bureau

The agency of Stephenson & Webb, Topeka, Kan., which was formed as a co-partnership in 1908 by W. C. Stephenson and W. W. Webb, has definitely decided to remain Bureau and will continue to represent the Firemen's and Concordia. It also formed an agency connection with the Corroon & Reynolds organization and will represent the American Equitable.

Missouri Notes

Thomas H. Harkins, a son of John R. Harkins, has joined the Harkins-Eggert-Carroll Agency, St. Louis.

C. J. Barber, member of the agency of Longenecker & Barber, Joplin, Mo., died recently from the results of an operation. Mr. Barber was about 32 years old.

Charles M. Howell, Jr., son of Mr. and Mrs. Charles M. Howell, Kansas City, Mo., last week graduated from the Yale law school, and will be associated in law practice with his father.

Kansas Notes

Mr. and Mrs. Joe F. Springer announce the birth of a daughter and have named her Suzanne. Mr. Springer is manager of the Topeka branch of the Western Adjustment.

Stanley Shaft, for the past four years with the engineering departments of the Wheeler-Kelly-Hagney and Smith, Stone & Snyder agencies at Wichita, has joined the inspection force of the Kansas Inspection Bureau at the Topeka office.

Nebraska Notes

P. F. Zimmer, Omaha local agent, has filed for the Republican nomination for state representative.

Articles of incorporation have been filed by the Reynolds Bros.-Martinson Company of Fremont, Neb. The capital is \$10,000 and the members of the agency are C. J. Reynolds, Wilson B. Reynolds and M. Martinson.

STATES OF THE SOUTHWEST

PROTEST AUTO FINANCE PLAN

Oklahoma Association of Insurers Files Objection to Action Taken by Companies

OKLAHOMA CITY, June 23.—A resolution adopted at the recent regional meeting of the Oklahoma Association of Insurers protests the action of the fire companies in paying 35 percent commission on automobile risks written through finance companies. The association expressed the belief that the intent of the companies was to allow regular agents 25 percent overwriting commission on automobile business after paying the finance companies 10 percent for the business placed through the regular agent's account, but that in actual operation it was found that the special and state agents are actually paying 35 percent direct to finance companies. The resolution further reads: "We deplore and protest the writing of any risk, automobile or regular fire and marine, through finance companies, and our membership is opposed to any connection with finance companies in any manner."

OKLAHOMA PREVENTION ASSOCIATION IN MEETING

Carl C. Lund, Fidelity-Phenix, was elected president of the Oklahoma Fire Prevention Association at a special meeting following the meeting of the Oklahoma Fire Underwriters Association at Medicine Park. Other new officers are: First vice-president, Rex W. Kendall, Northern; second vice-president, R. A. Osborne, Aetna of Hartford.

James A. Atkinson, Oklahoma Inspection Bureau, was reelected secretary. Mr. Atkinson reported on the association's condition and on the past year's work, after which fire prevention work for the coming year was discussed.

L. H. D. COOK NAMED SUSSEX GENERAL AGENT IN OKLA.

The L. H. D. Cook Company of Oklahoma City has been appointed Oklahoma general agent for the Sussex. Established only three years ago, the Cook agency has enjoyed rapid progress. In addition to the Sussex, the agency now represents the Bankers & Merchants Fire, the American Bonding and the Zurich General, a company which the Cook agency handled before attaining general agency status.

Name General Agents

The North Carolina Home and the American National Fire, members of the Great American fleet, have each appointed general agents in Dallas for the supervision of Texas. John S. Aldehoff & Co. are general agents for the North Carolina Home, while George M. Easley & Co. are the general agents for the American National.

Hitzfeld Goes in Field

M. F. Hitzfeld, who has been with the General Agency Co. of San Antonio some six months as underwriter, has been appointed special agent, supervising Texas as assistant to B. L. Vanston. He will have headquarters in San Antonio. Mr. Hitzfeld was for five years with Hornberger & Beckmann, general agents of San Antonio, up to the time he

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began his career with the General Agency Company. F. R. Ketcham, who has been employed by R. D. Coughanour & Son of Dallas, will take Mr. Hitzfeld's place as underwriter with the General Agency Co.

Love With Empire State

Paul Love, vice-president in charge of production and fire underwriting of the Fidelity Union Fire, Dallas, Tex., has resigned to become state manager for the Empire State Fire, with Dallas headquarters.

Morris With Fuller Company

OKLAHOMA CITY, June 23.—Auer Morris, formerly Oklahoma state agent for the London Assurance, who for the last six months has been in Gainesville, Tex., has returned to Oklahoma City and connected with the Fuller Adjustment Company.

Form Paris Exchange

Local agents at Paris, Tex., have formed the Paris Insurance Exchange, to promote the interests of insurance and to assure better insurance service to the insuring public. The organization has the backing of the state association. Among the leading insurance agents identified with the exchange are M. D. Ragland, Scott R. Galbreath and J. C. Hathaway. It is said practically all fire and casualty agents in the Paris district are members of the new exchange.

Many Dallas Fires Incendiary

DALLAS, June 25.—That 80 percent of the big fires in Dallas are of incendiary origin, is the report made by the arson squads of the fire and police departments. This report was made following investigation of a score or more fires here.

The investigators said that while the fires are of incendiary origin, sufficient evidence to obtain indictments or convictions under the present Texas law could not be obtained in the great majority of cases. The report did not deal with small fires, a large number of which are also said to be of incendiary origin.

Wants Salvage Corps Aid

DALLAS, June 25.—The city of Dallas will ask the fire companies doing business here to provide \$17,000 annually for the expense of operating the salvage corps. Commissioner Graves says the companies pay for this service in other cities.

Dallas has been paying this bill since the establishment of the salvage corps. Inasmuch as the city had to lop off some \$200,000 expense this year, it has been decided to ask the fire companies to assume this expense.

Oklahoma City Improvements Urged

OKLAHOMA CITY, June 25.—With the census revealing more than 100 percent increase in Oklahoma City population, Fire Chief George Goff has recommended a bond issue for \$876,680 for improvement and extension of the fire department, in order to maintain the city's present rating.

Deserves Support



JESS G. READ

Jess G. Read, insurance commissioner of Oklahoma, will have the support of the insurance men of his state in the Democratic primaries. There are nine contestants in the race for insurance commissioner. The first primary will be held July 29. The two candidates receiving the highest votes will contest in the runoff primary Aug. 12. Mr. Read has made a most acceptable insurance commissioner and has taken a prominent part in the National Convention of Insurance Commissioners. He has served as chairman of the executive committee, chairman of the laws and legislative committee and other important ones in that organization. He is now second vice-president of the association. During the six years he has held office he has attended every meeting of the commissioners. Mr. Read is a native of Kentucky, having been born in Scottsville. He attended Vanderbilt University at Nashville. He moved to Oklahoma in 1909 and was editor of the daily paper at Hobart for five and a half years. While residing there he was president of the Rotary Club, chamber of commerce and county fair. He served in the world war for 15 months, 10 of which were in France and Germany. During Mr. Read's administration, serving under two governors, there were legislative investigations of all state offices, his receiving high commendation from the probers. Mr. Read has made a splendid record.

Arkansas Notes

John H. Means, 55, general agent for the Aetna Life and affiliated companies at Pine Bluff, Ark., died last week.

Robert H. Jamison of Clarksville, Ark., has purchased the insurance and loan business of the Wilson Sharyer agency and will conduct it under the name of the Robert Jamison agency.

IN THE SOUTHERN STATES

GELDERT ACTIVE IN MASONRY

New Georgia Agents President Is a Hard Worker in the Commandery at Atlanta

ATLANTA, June 25.—The election of Howard Geldert as president of the Georgia association was due in part to his constant and beneficial De Molay Masonic work. Mr. Geldert has long been a willing worker in the De Molay Commandery and the local organization has done much to eliminate suffering among the poor children of Atlanta. At present a Kiddie Revue known as "Toy-

town" is being conducted at one of the local theaters for the benefit of Atlanta's crippled children. Mr. Geldert is at present working on the appointment of committees for the coming year and they should be ready soon.

John Scott of the MacIntyre-Scott-Knight Company agency is fast recovering from a sudden illness. At first it was thought that Mr. Scott would be confined for several months but he is rapidly recovering. The illness of Mr. Scott prevented the attendance of Dan MacIntyre at the Georgia agents' meeting, rather a hard blow to those who had looked forward to hearing from him. The Atlanta Insurance Exchange met

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7315 }

Friday in monthly meeting. General problems were discussed and President Fort Adams and his various committees are working on some new legislation for the local board.

W. E. Harrington was the speaker, giving a very complete review of the acquisition costs meeting in Chicago when the insurance commissioners held forth.

LOUISIANA RULE IS MODIFIED

Agents Association Excludes Farm Property from Ban Placed on "Survey" Business

BATON ROUGE, LA., June 25.—At its convention in Lake Charles in April, the Louisiana Insurance Society, which is the state organization of local agents, adopted the following rule:

"Believing the so-called non-policy-writing or 'survey' agent is a parasite on the business and fills no place in the insurance business of this state, we condemn such appointments and request that the companies do not make such appointments."

Restrictions Found Too Severe

Subsequent developments, especially with the officials of the National Association of Insurance Agents, indicated that the restrictions against strictly farm property were a bit severe. Therefore the executive committee has promulgated a revised rule which reads as follows:

New Rule Is Adopted

"Pending contemplated agreements between the companies and the National association, and subject to final adoption by the 1931 convention of this society, the executive committee of the Louisiana Insurance Society hereby suspends the rule prohibiting the writing of strictly farm property through the process of 'survey' agents; it being understood that this does not affect in any way our objections to the inclusion of property other than that located on bona fide farms being written in this manner. Any risks located off of or away from recognized farms are not to

be written under the 'survey' or 'non-policy-writing' agency methods."

WATSON ON MISSISSIPPI INSURANCE COMMISSION

JACKSON, MISS., June 25.—Stewart Watson, member of the Mississippi house of the legislature, was appointed as new member of the Mississippi insurance commission by the attorney-general. Ferd Becker of Brookhaven and Sam V. Crowe of Booneville were reappointed to the commission.

Much Damage by Hail

A heavy hail and windstorm struck the farming community in Colquitt and Worth counties, Ga., and Bleckley, Laurens, Cantler, Emanuel and Bulloch counties are also affected. The hail practically devastated cotton, corn and tobacco in long areas. The width was about three miles and the length 15 miles. But little insurance is carried in that section protecting the growers against hail. Corn was badly shot in some localities.

Approve Fire Prevention Text

NEW ORLEANS, June 25.—The fire prevention committee of the association of commerce has approved the high school textbook on fire prevention prepared by the National Board. If it can get state educational authorities to adopt the book as an accredited course, a saving of over \$10,000 will be effected through reduced premiums on high school buildings, as the Louisiana Rating & Fire Prevention Bureau allows a 10 percent reduction.

The book has been adopted for use in the New Orleans high schools.

New Bern, N. C., Agent Honored

In recognition of his representation of the Fidelity-Phenix Fire for 50 years, George Henderson, of New Bern, N. C., has been presented by President P. L. Hald with the company's long service medal. Mr. Henderson accepted an agency of the Fidelity-Phenix in 1880 and has since continuously represented it.

Georgia Blue Goose Elects

ATLANTA, June 25.—Daniel Gober, state agent for the Security, has been elected most loyal gander of the Georgia Blue Goose, succeeding W. F. Dunbar, manager of the Southeastern Underwriters Association. Other officers are: B. K. Clapp, manager Fire Companies Adjustment Bureau, supervisor; H. B. Cutter, Jr., S. E. U. A., custodian; John

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Says Department Exceeds Funds

FRANKFORT, KY., June 25.—The state department of fire prevention and rates should either live within its means or else the law should be changed to give it more money, says Rollie Keown, state inspector and examiner, in his report to

Governor Sampson. Mr. Keown says last year was the only one in the last ten that this department has not spent more money than it received. He says already for this fiscal year the department is \$10,000 over its limit.

Report on Kentucky Institutions

LOUISVILLE, June 25.—George H. Parker, manager of the Kentucky Actuarial Bureau, has completed and filed



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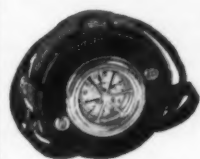
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with State Auditor Clell Coleman, who is in charge of the fire marshal's and insurance departments, a complete report of the nine state institutions, penal and charitable, covering inspections made by Actuarial Bureau engineers. The suggestions include appointment of a chief fire warden to look after fire protection of all institutions, formation of fire brigades, installation of fire alarm systems, automatic sprinklers, removal of storage materials to storage buildings, erection of fire walls, separation of buildings and proper storage of films.

Ellison Heads Augustans

AUGUSTA, June 25.—The annual meeting of the Augusta Board was held last Saturday and B. H. Ellison was elected president; E. B. Sherman, vice-president, and H. B. Taylor, secretary-treasurer. A. H. Howell, A. M. Cozart, W. S. Gardner and C. C. Mulherin comprise the executive committee.

Louisiana, Mississippi Ponds Elect

Gibson Stevenson, New Orleans, was elected most loyal gander of the Louisiana Blue Goose at the annual meeting at Biloxi, Miss. Other officers are: Ralph M. Pons, supervisor; Harry J. Boyle, custodian; E. J. Sullivan, keeper; J. W. J. Gayle, welder.

The Mississippi pond, which met at the same time and place, elected W. L. Burnham, Jackson, most loyal gander; A. J. Miazzi, supervisor; J. L. Ross, custodian; W. W. Sampson, keeper; Ed Yerger, welder.

Complain of Loan Companies

BIRMINGHAM, ALA., June 25.—Alabama agents are complaining of the extent to which mortgage loan companies have entered the fire insurance business. A half dozen or more loan concerns in Birmingham have company connections and write their own insurance on loans placed. Some of the companies even require that existing policies on property on which a loan is placed be cancelled and one taken out with the loan company. During the depression the mortgage companies have foreclosed many mortgages and have gained direct control of the property effect, thus adding considerably to their volume of insurance.

Robertson Heads Alabama Pond

MONTGOMERY, ALA., June 25.—The annual outing of the Alabama Blue Goose was held last week at Shocco Springs with 53 members in attendance, accompanied by their families. The monthly meeting of the Alabama Field Men's Association was held at the same time.

J. Townes Robertson of Birmingham was elected most loyal gander, succeeding C. P. Smille of Montgomery. E. H. Matthews, Birmingham, was elected welder and A. R. Kelly, Montgomery, was chosen keeper. Eight new members were initiated.

Concentrate America Fore Offices

LOUISVILLE, June 25.—The America Fore group has leased large quarters on the 11th floor of the Starks building, and arranged to have all of its offices at one location. The Fidelity & Casualty, now with offices in the Heyburn build-

ing, will move to the new location, while the group of fire company, now on the 13th floor, will occupy portions of the same suite. The Continental, Niagara, Fidelity-Phoenix, American Eagle and Maryland offices will be together. The First American is represented in Kentucky and Tennessee by the D. Cliff Stone general agency of Nashville.

Southern Home in Florida

The Southern Home Fire of Charleston is reentering Florida. The Miami Insurance Agency of Miami, Fla., has been appointed agent in that city. It will report direct to Charleston.

Plan Kentucky Sales Congresses

LOUISVILLE, June 25.—Leo Thieman, secretary of the Kentucky Association of Insurance Agents, announces that the executive committee will meet in Louisville July 8 to discuss plans for the

proposed series of sales congress meetings at various points in the state, as a part of the educational program. The question of continuing the membership drive in the state, postponed last fall, will also come up again.

Company Wins Installment Case

FRANKFORT, June 25.—An interesting case on an installment premium note has just been won by the National Union Fire in the Kentucky court of appeals, on a suit brought by Mrs. George McClure and others. An installment of the five-year premium was covered by a check reaching the office of the company three days before the fire, but the check was postdated to one day after the fire. The installment was overdue and both the policy and the premium note provided that the insurance should cease if any installment became due and was not paid. Judgment of the lower court against the company is reversed.

ON THE PACIFIC COAST

DENIES MOTOR CLUB LICENSE

Commissioner Lee of Oregon Explains Action Affecting Pacific Coast Automobile Association

License was denied the Pacific Coast Automobile Association, a motor service organization, by Commissioner Clare A. Lee of Oregon because the contract form submitted with application is an indemnity contract to be issued by the club, whereas it is not qualified as a carrier, and because the contract offers an insurance service contrary to state ruling.

Borders on Reinsurance

Commissioner Lee pointed out that the indemnity contract was to be issued by a California corporation of similar name which would guarantee any and all liability which the Oregon corporation might assume. He says this borders on a reinsurance agreement which would make it necessary that the California corporation first qualify as an insurer in Oregon. A further reason for refusal, he says, is that the Oregon law affecting motor service clubs requires that contracts contain a provision for cancellation at any time by either company or holder and return of unused portion of premium pro rata without deduction, and a further provision specifying services promised and stipulating that the holder shall not be required to pay any sum for services specified in addition to the amount set forth.

California Taxes Seven Million

Taxes of \$7,028,555 will be paid to California by insurance companies for the fiscal year beginning July 1, compared with \$6,516,307 for last year, according to an estimate just made public.

LUMBERMENS IN NEW DEAL

American Associated Agency of San Francisco Becomes General Agent for California

President Arthur Clevenger of the Lumbermen of Philadelphia has appointed the American Association Agency of San Francisco general agent for California. The organization is a part of the Associated Insurance Companies plant which represents the Republic of Pittsburgh, American Equitable and LaFayette. John M. Gordon, who has been connected with the Lumbermen since it entered California as general agent and later as a member of the C. N. Corwin agency, has joined the Associated group as superintendent of agencies. The new arrangement is effective July 1 when the representation by the Corwin agency is ended.

Amendment Is Opposed

Senate Constitutional Amendment No. 27 which goes before the California voters in November and which establishes a state firemen's pension system by utilizing 50 percent of gross premium taxes paid by fire companies has been characterized as "inequitable and wrong in theory and practice," in a resolution opposing its adoption unanimously adopted by the California Association of County Supervisors at their annual convention June 20.

Special Agents Assigned

SAN FRANCISCO, June 25.—To assist the federal farm board in bringing to a successful conclusion the drive to enlist 85 percent of the grape acreage of California in its stabilization plans the Pacific Board has loaned the state chamber of commerce and the committee in charge, 25 special agents who as-

sumed the work Wednesday morning. They will visit the districts which are lagging and attempt to obtain the necessary agreements from farmers.

Adjustment Bureau Manager Resigns

SAN FRANCISCO, June 25.—Announcement of the resignation of William K. Withers as general manager of the Pacific Coast Adjustment Bureau, was made today. Mr. Withers presented his resignation June 1, his 18th anniversary with the bureau. He has been manager for the past 11 years. He is recuperating from a serious illness and this together with the impending greater responsibilities as a result of the bureau being taken over under the adjustment plans of the National Board prompted his retirement. It is expected that he will be succeeded by his son, Kenneth W. Withers, also a member of the organization and for the past year branch manager at Seattle.

Schroeter Attends "Ad" Convention

Harry E. Schroeter, president of the East Bay Insurance Exchange and president of the Better Business Club of Oakland, is in Spokane representing the Oakland Ad Club at the Pacific Coast convention of advertising clubs. Mr. Schroeter, who is a past president of the California Association of Insurance Agents, is accompanied on the trip by Mrs. Schroeter and their son. They plan to visit Vancouver, B. C., before returning to their home.

Fireman's Fund California Changes

Roy Elmore, special agent in southern California for the Fireman's Fund group, has been appointed to succeed Ralph H. Merrill as executive special agent at Los Angeles. Mr. Merrill died very suddenly June 11. Mr. Elmore has been associated with him for a number of years in that territory and is his logical successor.

Ace Bushnell, special agent in charge of the San Joaquin Valley territory, is transferred to Los Angeles to succeed Mr. Elmore. Floyd Lobree, connected with the underwriting department of the company at its home office for several years, is to have charge of the territory vacated by Mr. Bushnell.

Ryan Is Blue Goose Speaker

SAN FRANCISCO, June 25.—Daniel V. Ryan, prominent San Francisco attorney, addressed the San Francisco Blue Goose June 23 on "California's Constitution." Henry E. Jacobs presided as chairman.

Death of A. E. Field

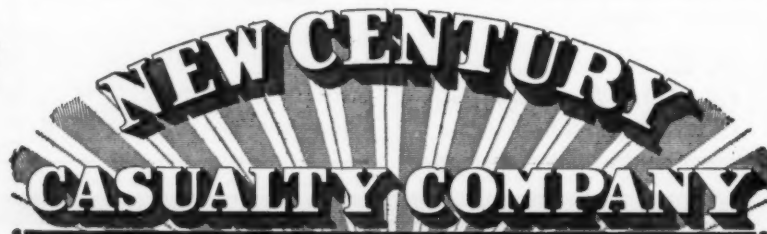
A. E. Field, for more than 20 years special agent of the Commercial Union and associated companies on the Pacific coast, died June 18 following an operation. He was one of the best known and most beloved field men on the coast.

Suits Must Be Started Locally

Attorney General Foot of Montana holds that the expense of instituting actions to condemn buildings that constitute fire hazards or public nuisances is incurred by the city, county or other subdivision starting such proceedings and the actions should be commenced by

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local authorities instead of by the state fire marshal. The opinion is of importance, as many actions have been commenced by State Fire Marshal Brooks to declare buildings public nuisances or fire hazards.

Local officers, declares the attorney general, are given concurrent authority with the state fire marshal, and the intent of the legislature was that the proceedings should be instituted by local authorities and the costs paid by the city or town affected.

Blanford With Arson Bureau

Eli Murray Blanford has been appointed chief special agent for the Pacific Coast arson bureau by the National Board. Mr. Blanford recently resigned as special agent for the National Automobile Theft Bureau.

Blue Goose Election June 30

The San Francisco Blue Goose will hold its annual meeting and election of officers June 30.

Capt. Duncan Matheson, former head of the detective bureau of the San Francisco police department, spoke at the last meeting on "The Criminal Situation in America."

Membership Drive Under Way

SAN FRANCISCO, June 18.—The California Association of Insurance Agents is holding a month's membership drive ending July 15 in honor of Eugene Battles, president, and Percy H. Goodwin, chairman of the executive committee of the National association. The latter is now in California on association business.

In order to conduct more frequent and effective regional meetings the California association has divided the state into eight separate districts, each in charge of a committee. District meet-

ings will again be started in California the middle of August.

Comans on the Coast

On business and pleasure W. J. Comans, United States manager of the Queensland, is in San Francisco this week.

Arranging for California Meeting

Frank Colridge, executive secretary of the California Association of Insurance Agents, is spending some time in Sacramento, whipping plans into shape for the annual convention there Oct. 29-Nov. 1. It is expected that the committees in charge of arrangements will be announced within the next week or ten days.

Dee With Commercial Union

E. L. Dee has resigned as special agent in Montana for the New York Underwriters to become special agent for the Commercial Union group.

Plan Oregon Tour for Goodwin

James T. Goodwin, special agent for the Pacific American Fire in Oregon, is arranging meetings for Percy H. Goodwin, chairman of the executive committee of the National Association of Insurance Agents, at Klamath Falls, Medford, Eugene, Salem and Portland, at which points he will speak on the work of the National association.

Two Seek Board Membership

Application for membership in the Pacific Board has been made by the California Union Fire of Los Angeles, which was recently sold to the Security of New Haven.

The Essex Fire, recently admitted to California, has also made application for board membership.

IN THE MOUNTAIN FIELD

CLEARING SHOWS PROGRESS

Situation as Regards Rocky Mountain Fire Underwriters Association Satisfactory

DENVER, June 25.—The clearing of agencies in Colorado, Wyoming and New Mexico, following the withdrawal of the Western Insurance Bureau from the management of the Rocky Mountain Fire Underwriters Association, has progressed splendidly, it has been revealed by a bulletin issued by Frederic Williams, secretary. He appeared well pleased with the situation. "As a result of the clearing process," Mr. Williams declared, "the Rocky Mountain Fire Underwriters Association has acquired a membership which exceeds my expectations."

Seek Approval of Contract

DENVER, June 25.—Seaman & Osgood of this city propose to represent the

Security National Fire of Texas as general agents, the contract having been submitted to the Rocky Mountain Fire Underwriters Association for approval.

Colorado Pond Meets June 27

DENVER, June 25.—The annual summer splash of the Colorado Blue Goose will be held at Welshire Country Club June 27. A dinner, dancing, golf and bridge will be the attractions.

Affiliate With Bureau

DENVER, June 25.—The Roswell Insurance & Surety Agency of Roswell, N. M., has decided to affiliate with Western Insurance Bureau companies, it is reported here.

Lists Colorado Brokers

DENVER, June 25.—A book, showing the names and addresses of insurance brokers, both resident and non-resident, licensed to do business in Colorado for the year ending Feb. 28, 1931, has been published by Commissioner Cochrane.

EASTERN STATES ACTIVITIES

PHILADELPHIA RESULTS GOOD

Agents' Association Making Rapid Progress Toward Goal of 100 Membership in That City

PHILADELPHIA, June 25.—Although less than three weeks old, the Philadelphia Insurance Agents' Association is working toward its goal of a 100 percent enrollment of Philadelphia fire insurance agencies with progress that has surprised its organizers. The organization meeting was held June 6, and the association has already been received into the state association, which gives it affiliation with the National association.

The association was organized with a membership purposely limited for expedition of the organization plans. Its sponsors worked on a theory that a small group could organize more thoroughly than if an effort were made to include all Philadelphia agents at the first meeting.

Since the organization was completed the larger agencies, one by one, have come into the organization and Howard W. Kenney, secretary-treasurer, states that practically all of the larger Philadelphia agencies are now enrolled.

Mr. Kenney said the association is receiving the support of the larger companies and in many instances of the holders of large policies.

New England Blue Goose Elects

BOSTON, June 25.—The New England Blue Goose at its annual meeting elected the following officers: Most loyal gander, Felix F. Porter; supervisor, Edward F. Rath; custodian, Frank J. Brady; guardian, Percy E. Nute; keeper, Joseph Atwood; welder, Harry V. Thayer; delegates to the grand nest meeting, Felix F. Porter and Harry V. Thayer.

Wilkinson in New Post

The Providence Washington has appointed Charles N. Wilkinson special agent to assist George P. Mackey in Connecticut, western Massachusetts and Vermont. Mr. Wilkinson, who will make his office in Hartford, has been in the field for several years for the general agency of George R. Burton & Sons of New Haven, following valuable experience with the Sanborn Map Company and field work for the Sun in Vermont and western Massachusetts.

Test Durham's Part-Time Rule

HARTFORD, June 25.—Arguments were heard in court here on a plea in abatement filed by Deputy Attorney General Averill on behalf of Commissioner Howard P. Dunham in a petition brought by Abraham L. Thalheimer for an order to have the commissioner show cause why Thalheimer should not be granted a license to sell insurance.

Thalheimer has represented the Hart-

ford Steam Boiler for many years and has sold insurance on a part-time basis. The action is regarded as a test case of the recent order of the commissioner refusing to grant or renew licenses to agents who give but part time to the work.

"Old Association" to Meet

The New York Association of Supervising & Adjusting Fire Insurance Agents will hold its annual meeting at Upper Saranac Lake, N. Y., July 8. A golf tournament will be held, probably the previous day.

New England Exchange Outing

BOSTON, June 25.—Nearly 150 members of the New England Insurance Exchange attended the annual outing at Swampscott Friday. Golf winners were: Low gross, Harry J. Landen, Springfield; second, C. L. Powers, Travelers; third, Kenneth H. Erskine, Liverpool & London & Globe; fourth, E. T. Campbell, American Central.

In the kickers' tournament H. Feldner, North America, and J. Harris Lamson, Springfield office of the exchange, were tied with R. T. Cairns, Providence Washington, second.

Propose New Maryland Tax

BALTIMORE, June 25.—A bill to tax fire insurance companies, not incorporated under the laws of Maryland, 2 percent of their premiums to maintain and give better fire protection in rural sections of the state has been drawn up by the volunteer fire companies and will be introduced at the next session of the legislature. The bill also provides that a certain portion of the funds be set aside for the construction of a firemen's home for aged, indigent and disabled firemen.

Canadian Field Happenings

THREE ASSOCIATIONS UNITE

Manitoba, Saskatchewan and Alberta Men Merge in Western Canada Insurance Agents Assn.

REGINA, SASK., June 25.—The Western Agents Association was organized last week at Regina. It is an amalgamation of the Insurance Agents Associations of Manitoba, Saskatchewan and Alberta. N. B. Williams, Abernethy, Sask., was elected president; Alfred B. Estlin, Melita, Man., vice-president, and E. J. H. Lanham, Langan, Sask., secretary-treasurer.

The executive committee appointed is composed of George Lauman, Birtle, (CONTINUED ON PAGE 40)

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The National Underwriter

June 26, 1930

CASUALTY AND SURETY SECTION

Page Thirty-five

Proposes Cover for Stock Loss

New York Man Says Hazard in Covering Market Would Not Be Great

SEES STABILIZING FORCE

Former U. S. Treasury Official Cites Huge Possibilities for National Welfare in Idea

Insurance against stock market loss is the startling proposal of Franklin Johnson, New York insurance man who formerly was an official of the U. S. Treasury Department. He has prepared two memoranda which he has distributed among 300 outstanding men, including lawyers, financiers, insurance executives, state and government officials, and college professors. From them he received criticisms, suggestions and encouragement, and in view of the interest shown, he has opened the matter up for full discussion.

Proposes Conservative Basis

Mr. Johnson would insure a legitimate investor against inability to sell his stock at cost price within a policy term of one, two or three years. He would exclude all but sound, dividend paying stocks and all but conservative investors who buy stocks outright or have sufficient resources to protect margin accounts.

The underlying theory is that as long as the United States is sound, common stocks in all sound companies will always have some value, and that no matter how depressed the prices of sound issues may be, sooner or later they will return to their real values. Therefore a company of large resources could salvage any stocks offered for redemption at expiration of the policy term and hold them until it could sell at cost or better.

Might End Stock Panics

It is his opinion that such insurance would prevent general stock market panics. He argues that money panics have become things of the past owing to the existence of the Federal Reserve System. "People do not start runs on banks when they know they can get their money for the asking," Mr. Johnson says. "Similarly, people would not sacrifice their securities, if they were assured by an insurance policy that they could recover full cost price by holding their stocks until the expiration date." He concludes that if stocks were not sold, prices would soon recover after a decline of sound stocks in sympathy with speculative issues.

Needs Billion Assets

The financial arrangements which he believes would be required are staggering in proportions. One of the major difficulties would appear to be the launching of a company with adequate resources. He feels that the company would need assets of about a billion dol-

Personal Liability Policy Covers Throughout World

BROAD PROTECTION IS GIVEN

Zurich's Contract, Transplanted from Europe, Takes Care of All Miscellaneous Hazards

An unusual personal liability contract covering practically every kind of damage to a third person on the part of the assured, his family, servants or employees, wherever it may occur in the world, is being sold by the Zurich General Accident. It was transplanted to the United States not long ago from Europe by L. D. Edson, superintendent of the group department in the Chicago head office. It has been sold across the water for approximately 15 years but the Zurich is said to be the only company offering it so far in this country.

The Zurich will take anything up to \$100,000/\$300,000 limits, rating facultatively. It is proving a very heavy seller due to the fact that ordinary residence liability contracts are very limited and apply only on the insured's premises. For instance, under residence liability if the insured or family or employee perform an accident damaging a third person even a few feet outside the limits of the residence property, the policy does not cover.

The Zurich wrote a large line of this personal liability cover on Cyrus H. K. Curtis, publisher, and another on Harold Lloyd, screen comedian.

lars, or that a syndicate of 200 companies, each with assets of \$5,000,000, would be required to insure against permanent decrease in the market values of about 300 of the best common and preferred stocks. The company's funds would not be used to support the market, but some such sum would be needed to instill confidence in the people in the company's ability to fulfill its contracts.

Fix Values in Advance

Before starting, the company would determine and fix fair values of about 300 stocks. The company would start to insure when these stocks seemed to be grossly undervalued and would stop insuring when prices reached fair value as predetermined.

Members of "pools" would be excluded, which would prevent large blocks of stock from being unloaded at one time.

Provision for Cancellation

There would be a five-day cancellation clause in the one-year policy but none in the two or three-year terms. Assureds could sell at any time during the policy term and cancel the policy short rate. The company, however, would pay no losses occasioned by selling before the expiration date of the policy unless it cancelled the policy.

If an assured were sold out by his stock broker, his policy would be void. In such a case the person would receive a refund of the entire premium, less cost of writing the policy.

Mr. Johnson estimates gross premiums would be approximately \$200,000,000. He says hazard would not be unduly great.

Casualty Premiums Last Year in Illinois Given

TOTAL AGGREGATED \$71,848,260

Home Stock Companies Reported \$5,495,430 of the Total Amount for 1929

The Illinois insurance department shows that last year the total casualty premiums in Illinois from all classes amounted to \$71,848,260 with incurred losses of \$35,980,300. The Illinois companies produced premiums \$5,495,430 with losses \$2,680,647. Of the Illinois companies, the leader was the Washington Fidelity National with \$981,975 premiums, this being accident and health. The second was the Federal Life of Chicago, also accident and health, with \$709,214. The Ft. Dearborn was third with \$444,138. The Illinois Casualty of Springfield was next with \$367,031. The Continental Casualty operating under an Indiana charter has its executive office in Chicago. Its Illinois premiums were \$2,701,811.

Leaders Are Given

The stock companies of other states produced in premiums in Illinois \$46,900,425 with losses \$22,306,290. Those having over \$500,000 premiums in the state were the Central West Casualty, \$653,765; Commercial Casualty, \$929,032; Commonwealth Casualty, \$538,374; Eagle Indemnity, \$539,517; Fidelity & Casualty, \$2,461,631; Fidelity & Deposit, \$531,074; General Reinsurance, \$569,623; Globe Indemnity, \$1,142,940; Hartford Accident, \$1,814,580; Indemnity Company of North America, \$1,104,717; Independence Indemnity, \$628,009; Maryland Casualty, \$1,808,211; Metropolitan Casualty, \$600,180; Metropolitan Life, \$962,196; National Surety, \$1,713,887; New Amsterdam Casualty, \$759,917; New Jersey Fidelity & Plate Glass, \$1,066,712; Royal Indemnity, \$742,604; Southern Surety, \$690,394; Standard Accident, \$978,056; Travelers Indemnity, \$635,542; Travelers, \$3,384,490; Union Indemnity, \$607,903; United States Fidelity & Guaranty, \$2,907,329.

Foreign Companies' Premiums

The foreign companies had in premiums \$9,952,281, losses of \$5,359,085. The Employers Liability had \$1,530,092; European General Reinsurance, \$604,062; General Accident, \$3,020,309; London Guarantee & Accident, \$1,317,159; Ocean Accident, \$959,189; Zurich, \$2,444,871.

The Illinois mutuals had premiums \$7,378,567, losses \$4,473,749. The leaders were the Builders & Manufacturers Mutual of Chicago with \$810,476 premiums, Illinois Manufacturers Mutual, \$1,152,793; Lumbermen's Mutual Casualty, \$1,032,011.

Total Figures Given

The premiums and losses of the various classes are as follows:

	Premiums	Losses
Illinois stock.....	\$ 5,495,430	\$ 2,680,647
Other states stock..	46,900,425	22,306,290
Foreign	9,952,282	5,359,085
Illinois mutuals....	7,378,567	4,473,750
Other state mutuals	2,121,556	1,160,530
Total	\$71,848,260	\$35,980,302

Deal Proposed for Companies

Public Indemnity Makes Bid for Hudson Casualty and Georgia Casualty

CAPITAL REARRANGEMENT

Ratification of Plan Expected Soon to Make Newark Carrier One of Leaders

NEWARK, N. J., June 25.—Arthur T. Vanderbilt, chairman of the board of the Public Indemnity, announces that a proposal has been made to the Hudson Casualty of Jersey City and the Georgia Casualty, for the merger of both companies with the Public Indemnity.

The proposal, according to Mr. Vanderbilt, will involve a change in the par value of Public Indemnity stock from \$5 to \$2.50 and an increase in authorized shares from 100,000 shares of \$5 par value to 400,000 of \$2.50 par. This will give the Public an authorized capital of \$1,000,000.

Purchase with Public Stock

It is further proposed that the stockholders of the three companies should receive, upon the completion of the transaction, one new share of the new Public stock for each \$12.50 net value each company will have as established in the merger agreement.

The executive committees of the three companies met this week and recommended the plan to their boards. Directors of the companies will meet soon to ratify the contracts preliminary to submission to stockholders and to approval by commissioners.

If and when this proposal is carried out, the Public Indemnity will have over \$8,000,000 assets, approximately \$1,000,000 capital and surplus over capital about \$3,000,000, making total surplus to policyholders about \$4,000,000.

Remains Newark Company

The home office will remain in Newark. The Public Indemnity now is operating in 23 states. Immediate application will be made to take care of business in other states in which the combined companies are interested. Mr. Vanderbilt states that it is the intention to enter all states as soon as expedient, so that eventually the company will have a nation wide hook-up. Combined annual premium income of the three companies for 1929 was over \$4,500,000.

The acquisition of the Hudson Casualty and Georgia Casualty will place the Public Indemnity in a very strong financial position and will enable it to take its place among the leaders in the casualty business.

The Georgia Casualty was formed in Georgia in 1909 as the Georgia Life with \$1,000,000 authorized capital, all subscribed but only about half paid in. The change to the present title was

(CONTINUED ON NEXT PAGE)

Moses Calls Local Boards Vital to American Agents

SAYS EDUCATION IS NEEDED

Manager of Pennsylvania Association Addresses Virginia Locals at Roanoke Meeting

Local boards are the backbone of the agency system, and therefore should be constantly informed on what state and National associations are doing, Frank D. Moses, manager of the Pennsylvania Association of Insurance Agents, stated at the Roanoke annual meeting of the Virginia Association of Insurance Agents.

He said many local agents are not sufficiently aware of the significance of troubles in their business, and are not thoroughly awake to the need for co-operative action. He said in part:

Association Not a Luxury

"Some have the notion that the association is a sort of luxury to be indulged in times of prosperity, or as a sort of bandwagon to hop upon if all their local competitors are already aboard. On the contrary, the association is not a luxury but a pressing necessity most needed in times of distress. It is a serious business activity upon which the future of the American agency system may depend.

"Some problems are never fully solved but require constant attention. Others are apparently handled only to reappear at intervals for further attention. The success or failure in meeting the situation means gain or loss to the local agent. For success, we need the machinery provided by a strong active National association with its state and local branches. We need members and dues and capable leaders.

Active Support Is Needed

"With a proper understanding of the whole situation, it is hard to believe that any worthwhile agent would withhold his active support of the association. This support should include maintenance of local boards, which are the front line trenches of the organization.

"Among the many proper and useful things a board may do is the establishment of a limited agency rule whereby the members refuse to represent a company maintaining more than a given number of agencies in the locality or maintaining non-policy-writing fire insurance agents. Boards may do co-operative radio advertising for educational purposes and to meet certain types of competition. Of special benefit is the good will that results from the friendly meeting of competitors in a social way and in working together for the common good on non-competitive matters. A strong chain of local boards, ready to act in concert while the state legislature is in session, is a powerful force.

Field Secretaries Useful

"To promote their growth and increase their effectiveness, a number of the state associations now have full time field secretaries or managers. This is a very progressive move that affords superior opportunities for development.

"History repeatedly proves that great nations have inevitably fallen when their defense has been left entirely to the professional soldier. So long as the citizens of those nations have been willing to fight on the field of battle as volunteers, they have enjoyed power and prosperity."

The Home Indemnity of New York has been licensed in Virginia to write general casualty lines. This is the new casualty running mate of the Home group.

Rates for Airport Liability Decided From Applications

NEW YORK, June 25.—Since no specific rates have been provided by the National Bureau of Casualty & Surety Underwriters for writing airport liability risks, each individual application must be submitted to the bureau, which determines the proper charge. The coverage is furnished under an owners, landlords and tenants public liability policy, with proper property damage liability endorsement where the latter coverage is also desired. The coverage specifically excludes all accidents in connection with aircraft owned, maintained or operated by the assured, or any of the assured's employees and excludes all accidents in connection with air meets, air races and similar exhibitions. In seeking a rate the following information is required for each risk: 1. Name and address of assured. 2. Name of airport and location. 3. Acreage of field. 4. Total frontage of airport on streets or public highways (in feet). 5. Describe all buildings on premises. 6. Is there any automobile parking space? How large? 7. Are there any grandstands, bleachers or other seating accommodations for spectators? If so, describe nature of construction and seating capacity. 8. Number of planes owned or operated by assured. 9. Number of planes owned or operated by others. 10. Number of take-offs per day—per week. 11. Are any planes used for short passenger flights? 12. Average public attendance on Saturdays, Sundays and holidays. 13. What precautions are taken to keep public off field when planes are landing and taking off? 14. Number of employees and their duties. 15. Has the risk been insured for this coverage during the past year? If so, state name of insurance carrier.

Kelly Elected Virginia Head

(CONTINUED FROM PAGE 5)

is more complete, it will be turned over to the companies for their thought and study.

W. P. Hazelgrove, Roanoke lawyer, principal speaker at the banquet, discussed the credit situation. Too many men," he said, "extend credit without proper discrimination."

W. Barton Mason of the Shackelford-Warren-Mason agency of Orange, Va., refreshed the banqueters with a humorous talk.

George A. Bowles, Virginia commissioner, read a paper at the opening session on "Virginia's Insurance Department," in which he traced the history of insurance from ancient times down to the present day.

Possibilities in Inland Marine

The vast possibilities in the inland marine lines were pointed out by Vincent L. Gallagher, secretary of the America Fore companies. "If you are not going after this business now," he told the Virginia agents, "you must sooner or later to keep pace with those who are going after it. You can't continue doing business on the old basis and keep up with the times. If you are not on the job, your competitor will beat you to it. To the agent who knows the business, inland marine is a mine of premium and commission income."

In a paper on the "Interstate Underwriters Board, W. Owen Wilson, vice-president of the Davenport Insurance Corporation, Richmond, explained that the board is simply a clearing house for the handling of multiple location coverage, its governing board, made up of company executives, naming the eligible classes, specifying the form and the credits in average rates based on number of locations, standardized by ac-

Difficult to Make Increase in Units of Production

COMPETITION VERY SEVERE

High Commissions Have Resulted in Considerable Disturbance in the Producing Ranks

NEW YORK, June 25.—Agency executives of casualty and surety companies, who have scanned the field carefully, say that it is very difficult now to increase the units of production because far down the line agents with even \$5,000 in premiums can get regional or general agency commissions from some companies. Those securing plain local agency commissions are few and far between. The great strife in the field for business and the greed of many offices to establish connections at any cost have resulted in the territory being combed over thoroughly. Business and agents have been bought for a price. Some fancy offers have been made. A number of agents have stuck to their moorings and have not been swept aside by fancy allurements. Others, however, have grabbed at the dainty morsels that were dangled before them. Company executives, however, declare that the murky atmosphere will be cleared as time goes on because the high commission companies cannot live. They will either drop from the ranks or they will be forced to cut their expenses in every possible direction.

Bars "Named Driver" Policies

Companies carrying liability insurance on automobiles can not limit their liability by placing in their policies what is known as a named liability clause, according to an opinion of the Wisconsin attorney general to the insurance commissioner.

The object of such policies is to exclude liability for accidents in all cases except where the car is driven by the person named in the policy. "Named driver" automobile insurance policies can not be approved by the commissioner, according to the attorney general. He declares that they are in violation of Wisconsin statutes.

curate accounting and distribution of liability.

Report of Secretary-Treasurer Blanton showed membership of 244.

Colonel Edward E. Goodwyn, chairman of the executive committee, dealt principally with the bank agency situation in the state. A situation near Martinsville was brought over from the previous year and he regretted to report that it was still in suspense. The alleged violations were at Fieldale, Ridgeway and Axton. Another bank agency at Crewe and still another at Rocky Mount had been investigated and assurances had been given recently by the companies that they would be discontinued. Two agencies recently reported from Chatham are under investigation. Colonel Goodwyn was pleased to report that the situation seemed to be under better control in the large cities.

George A. Banta, state agent of the New York Underwriters, told of the National Board's advertising and public relation work.

J. W. Morris, Jr., substituted for L. L. Hunnicutt, secretary of the sprinklered risk department of the Southeastern Underwriters Association on "Sprinklered Risks."

E. Lee Trinkle, formerly lieutenant-governor, and executive vice-president of the Shenandoah Life of Roanoke, declared that the time has come in the insurance world when ignorance must be banished. He urged the agents to read all the insurance papers that come to their desks and to equip themselves to become real insurance advisers.

Big Opportunity for Inside Payroll Line

The Travelers calls attention to the fact that payroll robberies inside the premises have noticeably increased since the advent of the armored car. A number of concerns do not pay their employees by checks. Armored cars are easy to discover and follow. While the payroll is being carried from the car to the premises these cars can be successfully attacked. The Travelers asserts that payrolls do not have to be large to attract bandits. In fact the smaller and medium sized concerns usually become targets. As the company says, some bandits avoid the greater risk of attacking the well protected paymasters with a larger payroll, in favor of the less dangerous assault upon the unguarded custodian with a smaller payroll. Thus factories, shops, stores and offices need robbery insurance to protect the payroll on the inside.

Boiler Bureau Taken Over by National Casualty Body

NEW YORK, June 25.—After an independent and highly creditable career extending over 17 years, the Boiler & Engineering Insurance Service Bureau was formally merged with the boiler and machinery department of the National Bureau of Casualty & Surety Underwriters June 19, under terms agreed on by a joint committee some time ago. The entire personnel and records of the bureau have been taken over by the larger organization, insuring a continuance of the excellent service rendered. J. H. deWindt, who has long been manager of the independent bureau, is in charge of the boiler and machinery department of the National bureau, a post he is well qualified to fill.

Deal Proposed for Companies

(CONT'D FROM PRECEDING PAGE)

made in 1913 and capital was reduced from \$1,000,000 to \$300,540, transferring over \$200,000 to surplus. At the end of 1929 this company had \$3,459,995 admitted assets, \$750,000 paid up capital and surplus over all liabilities \$530,134.

The Hudson Casualty was formed as the Mutual Casualty of New Jersey in 1921, and in 1924 was converted to stock under its present title, with \$125,000 authorized capital. Stockholders in 1926 increased authorized capital to \$500,000 and in 1927 additional stock was sold, making paid in capital \$474,755, \$190,902 going to surplus.

Again in 1928 additional stock was sold, increasing the issue to \$1,000,000 and adding \$400,000 to surplus. Still another capital change was effected in 1929, increasing capital to \$1,500,000. The net result at the end of 1929 was \$705,473 capital and \$352,736 contributed to surplus. Admitted assets at the end of last year were \$2,192,554 and surplus over all liabilities \$302,376.

Harry C. Mitchell is president of the Georgia, George W. Powell, vice-president and J. C. Morton secretary-treasurer. George L. Record is chairman of the Hudson, Frank J. Higgins president and M. A. Kreps, vice-president and general manager.

An interesting happening at the head office of the Fidelity & Casualty last week was the presentation by Ernest Sturm, chairman of the board, of service medals to 13 head office employees who had been connected with the company continuously for 25 years or more. Of the parties thus honored, eight were men and five women, the latter receiving lobellers.

J. Dillard Hall's Fidelity Sales Kit

J. Dillard Hall of Des Moines, state manager of the United States Fidelity & Guaranty, who is one of the most progressive men in his business, a thinker and resourceful in his business practices, has gotten out a fidelity selling kit in order to simplify and clarify the regular manual. Mr. Hall has recognized the fact that in many cases agents get confused with a manual that is complicated. Fidelity bonds often are misunderstood because the agents do not understand the coverage.

Sells Out of a Book

As Mr. Hall puts it, "Special agents and agents constantly refer to the manual if they are to intelligently solicit fidelity bonds. This makes it appear that the salesman sells out of a book. This does not have a good psychological effect on the purchaser. Then too there are about 10 bond forms in every state from the larceny and embezzlement form to the broadest position form. After one interests a prospect in the fidelity bond, it usually results in much correspondence as to the exact form that should be used."

Selling Will Be Simplified

Mr. Hall, therefore, during the last four or five months has been studying the situation and has been interested in working out a simple selling kit which would eliminate as far as possible the red tape from the selling of fidelity bonds. He believes that with this selling kit, the simplification of the manual and a description of each of the forms in United States English the selling of bonds will be greatly simplified.

New Iowa Automobile Law Upheld by Federal Court

DES MOINES, June 25.—Judge Wade in United States district court here sustained the new Rutledge automobile law in the first test as to the constitutionality of the measure. The case grew out of a collision between automobiles driven by Ira H. Cunningham and S. G. McMains, both of Des Moines. McMains obtained judgment for \$1,000 against Mr. and Mrs. Cunningham in state courts. The judgment was not paid and the state treasurer, acting under the Rutledge law, revoked the license on Cunningham's car and McMains obtained a levy on the car.

Meanwhile Mr. and Mrs. Cunningham filed petitions in bankruptcy, claiming their car exempt from attachment. Then McMains began action to have the car sold to satisfy his judgment and asked the referee in bankruptcy to stay a discharge in bankruptcy. The bankruptcy referee sustained the action brought by McMains, and the Cunninghams asked Judge Wade to review the case. They also asked that an order be granted to prevent the enforcement of the Rutledge law.

Judge Wade ruled that the federal court has no jurisdiction to interfere with the enforcement of a state law and that the license would remain revoked.

Dahlgren Wins Webb Trophy

The George W. Webb trophy was won by Charles Dahlgren, special agent of Conkling, Price & Webb, Chicago, in the annual golf tournament of that office at Joliet, Ill. The golfers were guests of Ray Lennon of Lennon Brothers, Joliet local agents.

Opposed to Mutual Cover

APPLETON, WIS., June 25.—The Outagamie county highway commission has again awarded its insurance contracts to the Employers Liability. The commission went on record as opposed to placing the insurance with mutuals. The bids submitted by stock companies were uniform.

Mutuals Show Brilliancy if Not Conscience in Settling Claims

Michigan appears to have one of those laws under which a defendant in a damage suit can be imprisoned for failure to pay a judgment, and thereby hangs a good story on the adjustment policy of one of the mutuals that gather in most of the automobile volume of the state. The rule under the imprisonment laws is that if malice is alleged in the claim the defendant can be taken on a body attachment and kept in jail as long as the plaintiff pays his board to the sheriff, or until the judgment is paid. The malice takes the case out from under the constitutional provision against imprisonment for debt. Illinois, Rhode Island and Colorado are other states that have such laws.

Sometimes Claim Was Covered

The mutual in question had a trick policy anyhow, but sometimes a claim would be covered. This did not mean that the mutual was at the end of its rope. In a small town it insured a barber's automobile and when he reported a bad accident that was plainly covered it offered him \$150 for the policy.

"You mean you'll give me \$150 cash," asked the barber. "Sure," replied the secretary, who was handling the case personally. "You haven't got anything and the injured can't get anything from you, while if you give us the policy you'll have \$150 cash."

Clapped Barber in Jail

The deal was made and when the claimant's lawyer demanded money the barber lit a Murad. At least, he was nonchalant. "I haven't got anything," he said. "I've got one barber chair, but it isn't paid for, and if you think you can get anything, go ahead." "But I thought you had a policy," protested the lawyer. "I did have," replied the barber, "but I sold it back to the company for \$150."

Sold Out Cheap

The claimant's attorney thought he had something up his sleeve, so he went ahead and took judgment. Then he clapped the barber in jail. The distressed tonsorialist sent out an S. O. S. for the secretary. "Sit tight," said the

latter. "We'll put you through bankruptcy and it won't cost you a cent." So for an additional \$75 the mutual got its policyholder out of jail and for a total of \$225 it got rid of a claim that would have cost several thousand dollars.

Doctor Rams a "Chev"

Another mutual, also in a small town, the one in which its home office was located, showed equal resourcefulness in getting out of a claim. It insured a local doctor who one day was driving to the next case, with his mind far away. Coming to an intersection without looking for traffic he rammed a young man's Chevrolet and messed it up considerably. The doctor was very apologetic, said he hadn't seen the "Chev" and hadn't even realized that he was crossing the main street. "If I didn't have insurance," he continued, "I would tell you to have your car fixed and send the bill to me, because it's absolutely my fault, but let's take it down to the garage anyhow."

How the Game Was Played

A few days later the young man was summoned to a lawyer's office. Without disclosing that he was a director of the mutual and its claims attorney the lawyer pretended to represent the doctor. "You damaged Dr. Blank's car the other day," he said severely, "and you've got to pay for it." The young man told him what the doctor had said at the time of the accident. "Never mind what he said, he's changed his mind and you've got to pay the damage to his car. Do you know what the speed limit is here? It's 20 miles an hour. We've got the speed of the car ahead of you and the car behind you. The car behind was going 21 miles an hour and the one in front 22. That means that you were above the speed limit and if you want to drive through here any more you've got to pay the damages." The young man's father and mother, simple old people, had accompanied him and to keep their boy out of trouble they put a mortgage on their small home to pay the damages. The mutual, of course, had the collision on the doctor's car.

Mountain States Wins Its Suit for Illinois License

The fight of the Mountain States Life of Hollywood to force the Illinois department to license it to write health and accident, with the main object of completing reinsurance of the Great American Casualty of Chicago, has been won before the Illinois supreme court. The tribunal has issued a mandamus against Director Lowe of the department of trade and commerce, requiring him to issue license on the ground that, although the Mountain States does a life as well as health and accident business, it is not required to write all these lines in order to enter the state, as the department contended.

It is probable that the Mountain States very quickly will absorb the Great American Casualty and there will be no further department opposition. The California company will change its name to the Pacific States Life July 1. There are reports that it plans to acquire two or three other small Illinois companies soon.

A petition of the department alleging the insolvency of the casualty carrier is pending in superior court, Cook county. E. R. Elliott, Chicago insurance attorney, conducted the litigation for the Mountain States.

Kansas and Arkansas are the most recent states to license the Home Indemnity of New York.

Liquor Angle in "Guest" Case Before Nebraska Court

LINCOLN, NEB., June 25.—If a man who supplies liquor to the driver of an automobile is killed as the result of the driver, because of his drunken condition, running the machine into the ditch, can his widow recover damages from the company that had issued a liability policy to the operator-owner? The American Surety says that he can't and has taken this interesting "guest" case to the Nebraska supreme court. The widow of Otto M. Tolliver secured a \$4,250 judgment against Alex Rostin. The two men went on a hunting trip that ended in a drinking bout. Rostin says Tolliver was driving at the time the car was wrecked, but Tolliver's widow said he did not know how to run a car. The company raises two questions: (1) That where the facts are as stated, the person supplying the liquor is guilty of a contributory negligence sufficiently gross to prevent any recovery by his dependents, and (2) that where two persons go on a drinking party, one supplying the transportation and the other the liquor, which makes the driver unfit to operate the car, the former can not, having participated to the limit in creating the situation which produced the injuries, side-step all responsibility and put the entire burden, moral and financial, on the driver when the inevitable accident happens.

How, Where, When of Traffic Deaths Told by Travelers

RECORD OF 50,000 ACCIDENTS

Road Hogs, Speeders, Boulevard Gymnasts Among Principal Causes of Automobile Fatalities

An analysis of 50,000 traffic violations resulting in personal injury or death has been made by the Travelers.

More than one-fourth of the casualties were caused by failure to grant right-of-ways while about one in every six traffic violations pertained to driving on the wrong side of roads, according to the analysis. One-fourteenth of the offenders were those dodging in and out of traffic lanes. Speeding was blamed for one-fifth of the accidents.

One-fifth of the pedestrians injured in automobile accidents were those who crossed streets at points other than intersections. About the same number were injured by darting into streets from behind cars parked at curbs, while one-seventh of the pedestrians injured were crossing the intersections without protection of signal lights.

The analysis reveals that nearly one-fourth of fatal accidents involve collision while about one-half involved collision of cars with pedestrians. Nearly one-third the persons injured in automobile accidents are pedestrians, and about one-half include passengers of cars in collision.

Sunday is the most dangerous day, one-fifth of the accidents occurring on the Sabbath. Saturday is the next most hazardous day with one-sixth of the accidents. Between 4 and 5 p. m. more accidents occur than during any other hour from six in the morning until midnight. During that hour 34 percent more accidents occur than during the previous hour.

Bristol Mutual Assessment Upheld by Supreme Court

BOSTON, June 25.—Policyholders in the Bristol Mutual Liability of New Bedford and Boston, one of the five mutual liability companies formed to write compulsory automobile liability cover in Massachusetts which have failed, will have to stand an assessment to clean up the liabilities of the company, according to a final decree handed down by Judge Pierce of the supreme court.

Receiver Alfred R. Shrigley states the liabilities amount to \$260,000 and seeks an assessment of \$207,000. Solomon Rosenberg of New Bedford, counsel for the policyholders, states that the assessment should not exceed \$50,000, and in view of the disagreement over the amount Judge Pierce will appoint an auditor to determine what the assessment shall be.

Home Accident Men on Trip

Agents of the Home Accident of Little Rock, Ark., to the number of 140, who qualified under the business production contest for the year ending April 30, will be guests of the company on a eight-day trip to Canada.

Travelers Convention Under Way

The Travelers and the Travelers Indemnity opened a three-day agency convention at Swampscott, Mass., June 24.

Opens New Pittsburgh Office

BALTIMORE, June 25.—Clarence C. Cole, superintendent of the Wilmington, Del., office of the Home Friendly, has been transferred to the newly created western Pennsylvania district at Pittsburgh. Arthur C. Zimmer, formerly an agent at the home office, has been made assistant superintendent at Pittsburgh. The headquarters of the new office are in the Clark building.

CHANGES IN CASUALTY FIELD

ANDERSON CHICAGO MANAGER

Assistant Elevated by Norwich Union Indemnity in Charge of Branch
—Michaelson Promoted

Thomas H. Anderson has been appointed manager of the Chicago branch office of the Norwich Union Indemnity. H. C. Michaelson, Cook county special, becomes his assistant. Mr. Anderson now has jurisdiction over Illinois, Indiana, Michigan, Minnesota and a large part of Wisconsin. He has had about 15 years' insurance experience, starting with the Aetna Casualty as inspector and payroll auditor at New Orleans in 1915. After war experience he returned to that company in 1919 in southern territory and in 1920 was transferred to Chicago.

He went with the Norwich Union Indemnity and Phoenix Indemnity in 1925 and when these companies separated in 1926 cast his lot with the Phoenix, opening the Chicago branch. Mr. Anderson returned to the Norwich Union Indemnity in 1928 and became assistant manager of the Chicago branch late in 1929. He is widely and favorably known throughout western territory.

Williams Is Ohio Manager

The Norwich Union Indemnity has appointed Rhys E. Williams manager of

its branch office at Cleveland, with jurisdiction over Ohio. Mr. Williams has had ten years' experience in the casualty business, the past three years in the office of which he is now the head. As a consequence he is in thorough touch with conditions in the territory.

R. F. Haly Transferred

Russell F. Haly, who has been with the Standard Accident for the past two years as special agent in northern New Jersey, has been transferred to eastern Pennsylvania with headquarters in Philadelphia.

U. S. Guarantee in Oregon

Appointment of Dooley & Co., Portland, Ore., as general agents in Oregon for the United States Guarantee of New York is announced. The company was recently licensed in Oregon.

Hallam With North America

Harry Hallam has resigned as special agent for the United States Fidelity & Guaranty at Syracuse, N. Y., to become office manager for the Indemnity of North America at that place. A. H. Benjamin has been appointed special agent to succeed Mr. Hallam. George H. Avery, formerly of the compensation and liability department of the Syracuse office, succeeds Mr. Benjamin.

The Los Angeles branch of the Indemnity of North America will now supervise southern California.

Henry Streipe, who died while employed by Hubbuch Bros. & Wellendorf of Louisville. The question arose because a post mortem was held on the body of Streipe to determine whether he died of myocarditis or from an accidental injury. The post mortem was held without the consent of Mrs. Streipe, and she tried to invoke the "search and seizure" section of the constitution to establish that the evidence had been improperly procured and therefore was inadmissible.

Fund Has Three Millions Assets

DENVER, June 25.—Colorado's state compensation fund has assets of \$3,119,666 and its surplus has reached \$1,125,097, according to a report just made public by the state insurance commission.

In 1929 \$725,124 in premiums were collected, and \$123,814 was returned.

Over 50,000 New York Awards

ALBANY, June 25.—According to figures made public today by the state industrial commissioner, 53,106 workmen's compensation awards were made in New York state from July 1 to Dec. 31, 1929. There were 598 persons killed in fatal accidents or died of injuries, and 14 were permanently disabled. Compensation paid amounted to over \$16,000,000.

Golf Clubs Not Under Law

OKLAHOMA CITY, June 25.—Golf clubs not operated for pecuniary gain are not within the jurisdiction of the workmen's compensation law, the Oklahoma supreme court holds. The Maryland Casualty and the Lincoln Park Golf Country Club appealed from an order of the industrial commission which had awarded Joe W. Stevenson compensation. The court held the only question involved was whether or not the club was operated for pecuniary gain, or profit.

Kansas Accidents Increase

TOPEKA, KAN., June 25.—G. Clay Baker, Kansas commissioner of compensation, reports 80 more accidents in Kansas industries in May than in April. There were 899 accidents of all types, 853 causing temporary total disability.

Gradual Strain Is No Accident

An occupational strain caused gradually by constant use of fingers in grip-

ping objects in precisely the same way, resulting in incapacity to work, has been held by the Maine industrial accident commission not to be an accident within the meaning of the state workmen's compensation act. The claim was that of Raymond P. Rollins vs. Commonwealth Shoe & Leather Co. The commission stated that the injury was not the result of an unusual, undesigned, unexpected and sudden event.

Court Rules on "Loaned" Employee

MADISON, WIS., June 25.—Judge A. C. Zimmerman in Dane county circuit court holds that the common law rule that an employee loaned to a special employer, with his own consent, becomes the servant of such an employer, is in force here in the absence of a statute to the contrary.

The Employers Mutual Liability was the insurer. The award of the industrial commission against the Seamon Body Company, the original employer, was set aside.

Circuses, Carnivals Must Be Covered

Under a recent ruling of the department of labor and industry circus and carnival companies showing in Pennsylvania are required to carry workmen's compensation insurance. Inspectors of the department have been directed to call on municipal authorities and request them not to issue permits or licenses for exhibitions unless the circus and carnival companies can produce evidence showing that they have taken out such insurance.

Cab Drivers Come Under Law

Taxicab drivers paid a percentage of their receipts are actually employees, not independent contractors, and come under the New York workmen's compensation law, according to the department of labor.

Look Into New Jersey Bureau

NEWARK, June 25.—The committee recently appointed by Labor Commissioner Charles R. Blunt to inquire into the operations of the workmen's compensation bureau in New Jersey will meet for organization in this city June 26. A. Duncan Reid, president of the Globe Indemnity, was selected by Colonel Blunt to represent the insurance companies on the committee.

WORKMEN'S COMPENSATION

SHOT IN FRACAS, COLLECTS

North Carolina Supreme Court Holds Employee, Wounded by Co-worker, Compensable

The North Carolina supreme court has held that an employee disabled by a gun shot wound inflicted by a fellow employee during the working day is entitled to compensation under the North Carolina law. The complainant was Wade O. Conrad and the defendant, Cook-Lewis Foundry Company.

Conrad was shot by Dolly Squires, a Negro, during an altercation while working for the foundry company.

The court held that the accident which resulted in injuries to Conrad arose in the course of his employment, as Conrad was engaged in the performance of the duties required by his employment at the time of his accident.

Furthermore, the court held that there was a causal connection between the accident and the employment of the plaintiff in that the plaintiff as an incident to his employment, had a right to require that his assailant, a Negro fellow workman, treat him with proper respect.

WORKER HURT IN HORSEPLAY ENTITLED TO COMPENSATION

An employee, not a party to the affair, injured in the course of his employment through the "horseplay" of a fellow employee is entitled to workmen's compensation according to the North Carolina supreme court which has reaffirmed the award of the state industrial commission and the judgment of the lower court in the case of Ormond E. Chambers vs. Union Oil Company and Maryland Casualty.

Chambers was injured when a pistol carried by another employee was accidentally discharged. Both were drivers for the oil company.

"If a workman be denied compensation solely upon the grounds that he was injured by the 'sportive act' of a fellow

workman," the opinion stated, "it would seem to be clear that the old 'fellow servant' doctrine is appearing in a brand new name of 'horse play.'"

Hospitals Want Charges Fixed

NEW YORK, June 25.—Maintaining that under present practice privately conducted hospitals in the metropolitan area receive insufficient payment for medical and surgical service rendered in compensation cases, representatives of 30 prominent hospitals at a recent conference favored the preparation by the compensation bureau of the state department of labor, of a schedule of allowed charges for all hospital work, except that for which a fee is collected by the attending physician. State Industrial Commissioner Frances Perkins opposed the idea, saying her department preferred that the hospital authorities take up the matter with the compensation writing insurance companies direct.

Giving Wrong Name No Bar

LANSING, MICH., June 25.—Splitting evenly, the Michigan supreme court upholds a ruling of the compensation commission ordering compensation in the case of William Ganga vs. Ford Motor Company. Ganga secured employment with the Ford company by representing himself as his brother, Carman Ganga. This was at a time when the Ford company was hiring only old employees and was giving them a wage preference. The defense to the compensation claim was that there was no contract of hiring, owing to the fraud, and hence no compensation was allowable when the relation of master and servant did not exist.

Right to Autopsy Upheld

FRANKFORT, KY., June 25.—A corpse is not a "possession" within the meaning of the constitution, and a post mortem examination, as regards admissibility of evidence therefrom, is not an "unreasonable search and seizure" within the contemplation of section 10 of the Kentucky constitution, since there is no property, in the ordinary use of the term, in a dead body of a human being. This decision, one of the most unique that the court of appeals of Kentucky has been called upon to give, came in the application of Frances Streipe, for compensation following the death of her husband,

ACCIDENT AND HEALTH FIELD

EXPERIENCE IS REVIEWED

Companies Are Running Over Their Records to Study the Underwriting Results

Companies writing accident and health business to a large extent are reviewing their experience. Some of them are studying their experience with respect to localities, agents and brokers. Where there has been a continuously unprofitable experience an attempt is being made to have a change in conditions, either old policies being taken up or cancelled. In some cases it is found that agents and brokers are insuring the wrong kind of people. In some sections there is a moral hazard. A vigorous effort is therefore being made to get the business on a profitable basis.

ILLINOIS BUSINESS OF ASSESSMENT COMPANIES

The Illinois department gives the premiums received by Illinois assessment health and accident companies last year as \$3,792,271, with claims \$2,639,043. The Illinois Commercial Men's led with \$1,931,115 in premiums and \$1,539,154 in claims. The Illinois Traveling Men's had \$1,121,677 premiums and \$956,504 claims. The Industrial Casualty of Bloomington had \$200,831 premiums and \$54,413 claims. The Sterling Casualty of Chicago had \$131,385 premiums and \$2,200 in claims. The non-state

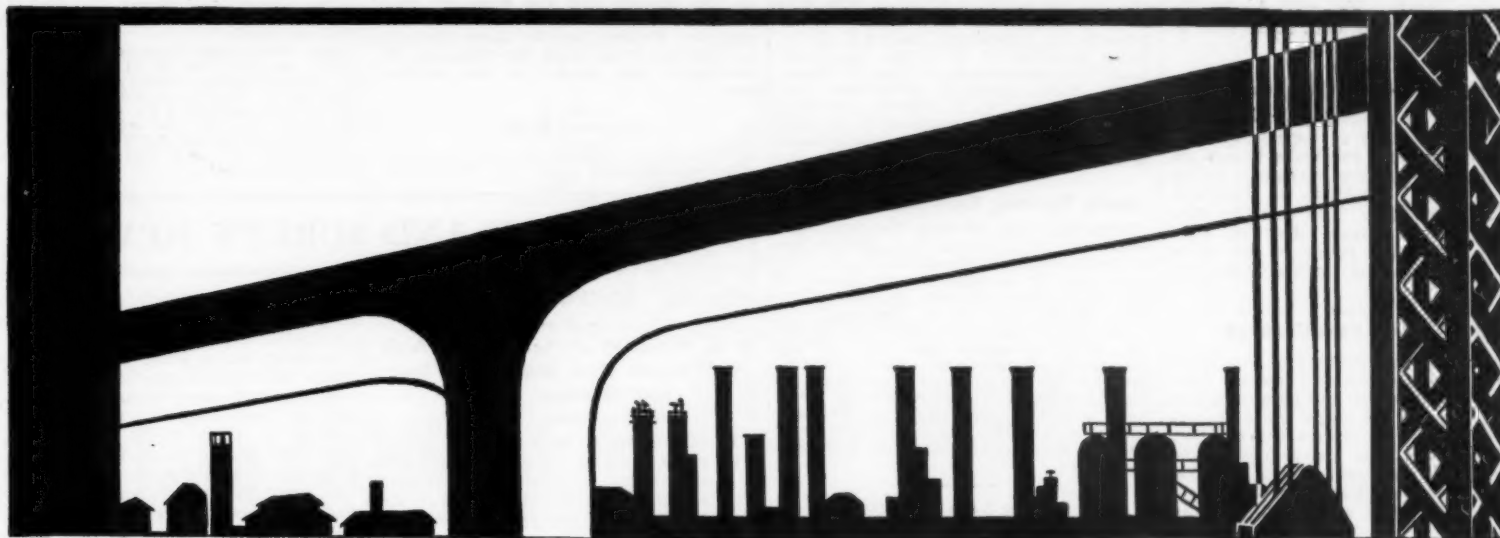
companies had \$776,395 premiums and \$488,946 losses. The Mutual Benefit Health & Accident of Omaha had \$589,221 premiums and \$361,027 in claims. There are four assessment life companies operating under the assessment act, writing health and accident insurance, all being Chicago Negro companies, the Protective Mutual, Pyramid Mutual, Underwriters Mutual and Unity Mutual. The Underwriters Mutual led with \$137,189 premiums, Unity Mutual being second with \$80,337.

Becomes Los Angeles Life

The Associated Life of Los Angeles has changed its name to the Los Angeles Life. The company began active operations under the name of the Associated Life at San Francisco in 1924 and about two and a half years ago moved its home office to Los Angeles. At present it is writing life and accident and health insurance and is licensed in California and Nevada.

Hill with Provident L. & A.

Howard R. Hill, assistant secretary of the group department of the Connecticut General Life, has been elected secretary of the group department of the Provident Life & Accident. Mr. Hill graduated from Trinity College in 1915 and entered the employ of the Connecticut General in 1919, being associated with the group department almost from the beginning, first as department superintendent and later as manager of group sales. He was elected assistant group secretary in



TO SAVE HIDDEN COSTS

Plant accidents, aside from the pain and suffering which they inflict upon employees, carry many hidden costs. They are: loss of time, spoiled material, continuance of overhead costs, hiring and training of new employees, delays in delivery with penalties, interruption of chain operation, etc. ▲ ▲ to save pain and suffering and incidentally to bring about a saving to the plant itself through the curtailment of accidents by technical safety measures, Standard maintains a Safety Engineering Department for its industrial assureds. This department is staffed by hand-picked, specially trained employees whose one pride and ambition is the constant lowering of accident frequency among Standard's Liability risks. ▲ ▲ Standard's complete Safety Engineering Department adds another link in Standard's already strong chain of service to Standard agents. ▲ ▲ Standard writes all forms of Casualty Insurance and all forms of Surety and Fidelity Bonds.

**STANDARD ACCIDENT
INSURANCE COMPANY**

Detroit, Michigan

February, 1926. He will begin his duties with the Provident some time in July.

Sunstroke Death Not Accidental

According to a decision by the United States circuit court of appeals at Cincinnati death from sunstroke is not an accident. The decision was given in the case of Dora I. Nickman of Cleveland vs. New York Life. The woman's husband, Simon Nickman, died of sunstroke. He had a policy in the New York Life with the double indemnity provision.

Owner-Pilots Seek Coverage

With the rapid increase in the number of men who own and operate their own planes for either business or pleasure, agencies in the larger cities are receiving many applications for accident insurance for these owner-pilots, but are finding the business difficult to place. Only two of the old line companies will insure pilots under any conditions and these under rather restricted forms. Two or three companies which have not heretofore been using the air travel rider have recently made it available for their agents, but these companies are following very closely the form issued by the larger companies, which restricts the coverage to fare-paying passengers on regular commercial routes.

Sentinel Covers Kansas City Teachers

The Sentinel Life will write group accident and health insurance for all Kansas City public school teachers who desire it. The company agreed to begin writing policies when 25 percent of the 2,300 teachers signified desire to have insurance. This percentage was attained last week. A further agreement is to the effect that the percentage must reach 75 percent by Jan. 1, 1931.

Southern Superintendents Meet

The National Life & Accident held a meeting at Biloxi, Miss., of superintend-

ents of the southern division, who won the trip because of their sales records. Officials in attendance included C. A. Craig, president; E. W. Craig, vice-president; E. B. Stevenson, Jr., vice-president; W. R. Craig, manager purchasing department, and G. C. Lynch, Atlanta, supervisor southern division. There were 55 superintendents and four supervisors on hand.

Alwin, Trevvett, Cavenaugh to Speak

BOSTON, June 25.—Ira F. Libby, secretary of the International Federation of Commercial Travelers Insurance Associations, is shaping up the program for the annual meeting at Banff, Can., Aug. 12-14.

Among the speakers will be A. J. Alwin of Minneapolis, secretary of the Minnesota Commercial Men's; H. E. Trevvett of Utica, N. Y., secretary of the Commercial Travelers Mutual Accident, and R. A. Cavenaugh of Chicago, secretary of the Illinois Commercial Men's. Their subjects have not yet been announced.

Defines Loss of Sight

JACKSON, MISS., June 25.—The Mississippi supreme court holds that where a policy provides for indemnity for total and permanent loss of eyesight, the company becomes liable if an assured loses the vision to the extent that he can not distinguish objects, even though he can tell their form and can distinguish between night and day. The case was that of Jesse C. Meeks, a locomotive engineer for the Mobile & Ohio railroad, against the Locomotive Engineers Mutual Life & Accident.

Denied Return of Tax

The Liberty Life of Topeka, Kan., lost its suit with the United States internal revenue collector over taxes of a defunct health and accident company, the Farmers & Merchants Mutual Life & Casualty, a small Topeka company, which was reinsured by the Liberty Life. In 1916, 1917, 1918 and 1919 the Farmers & Merchants paid about \$4,000 income tax. After the Liberty Life took charge suit was filed in 1923 to recover the tax

on the ground that the company was purely mutual and was entitled to exemption. Federal District Judge Richard J. Hopkins rules that the Farmers & Merchants was subject to the income tax.

Accident Notes

Frank Tate of Mattoon, Ill., has been appointed general agent of the Illinois

Mutual Casualty of Peoria, Ill. He takes over the business previously handled by Scott & Combs.

The Oklahoma insurance board revoked the license of W. H. Rankin, agent for the American Fidelity of Oklahoma City, when Rankin failed to appear to answer charges filed by C. W. Leeman, agent for the National Accident of Lincoln, Neb., alleging Rankin was a non-resident of the state, and that his home was in Iola, Kan.

FIDELITY AND SURETY NEWS

USE OF CORPORATE SURETY

E. H. Moseman of the Standard Accident Shows How Bonds Have Become Business Savors

E. H. Moseman, who is in charge of the bonding claims at the home office of the Standard Accident, declares that business as conducted today owes its existence and its success to the trust and confidence that men and corporations impose in one another. Yet there are many evidences where a trust has been betrayed. When a business man says that he does not trust anyone the bald fact will show that he has numbers of people working for him perhaps that he trusts implicitly. If he did not have faith in them his business would not progress for a day. He may believe that the people with whom he is associated with are perfectly trustworthy. He thinks that he has an intuition that guides him accurately in his measurement of men. Nevertheless he reads often of these "faithful employees" who have been caught embezzling their employer's funds. They are always the fellows who have been trusted. He may think that this is extremely unlikely to happen in his case.

Mr. Moseman in commenting says: "Many of the catastrophes of business may be avoided through the wise use

of the surety company. In the claim department of the surety company we sometimes feel that the surety business is nothing but a large shock absorber which takes up the shocks happening in those unusual cases where men fail to perform their contracts and fail to be faithful to their trusts in much the same way as the shock absorber of an automobile takes up the shocks of the road. We have seen many, many cases where business houses would have failed and gone into bankruptcy had it not been for the existence of a company as surety and the fact that it was prepared to pay them a large sum of money which they would have irretrievably lost had it not been for the existence of our bond. We have seen business houses fail because the protection they had purchased from us was insufficiently in amount.

"We have seen banks fail with great loss to their depositors, the closing of the bank being the direct result of embezzlement and dishonesty on the part of one or more of its employees. Had the bonds executed upon these employees been in a greater amount, the shock would have been absorbed by us and the bank would have continued its existence."

Collins Returns to New York

Edward A. Collins, who has been in charge of the Chicago agency of the Grand Central Surety of New York,

Assets

\$3,644,597.55



HOME OFFICE BUILDING :: HAMILTON, OHIO

Surplus to Policyholders

\$1,100,628.56

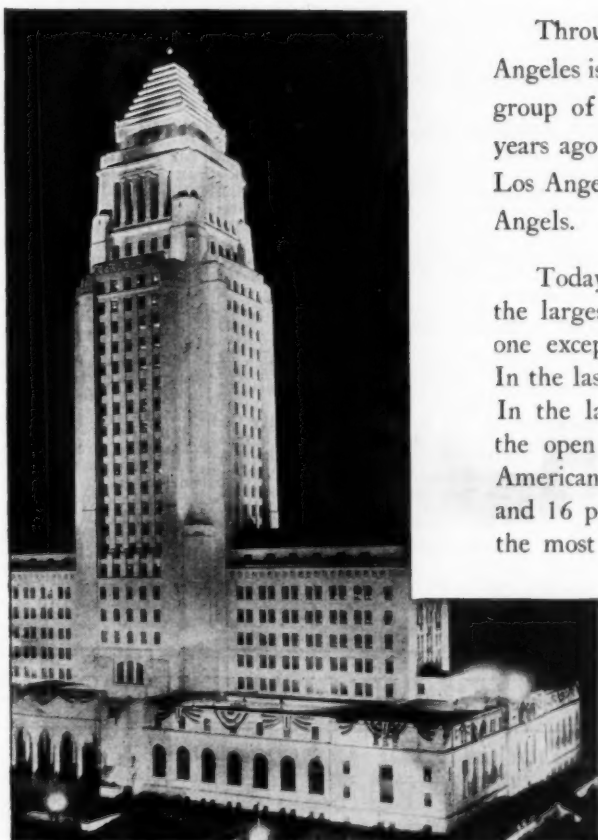
THE OHIO CASUALTY INSURANCE COMPANY

HAMILTON, OHIO

FULL COVER AUTOMOBILE — ACCIDENT — LIABILITY — PLATE-GLASS—BURGLARY—FIDELITY AND SURETY BONDS



When You Go West Young Man



"THE NEW CITY HALL"

Throughout the world wherever the film flickers, Los Angeles is known as the City of the Cinema. But to the small group of colonists from Mexico who founded the city 149 years ago it was "El Pueblo de Nuestra Senora La Reina de Los Angeles"—The Village of Our Lady, the Queen of the Angels.

Today, Los Angeles, with a population of 1,300,000, is the largest city in the Western Americas. Since 1870 with one exception the population has doubled every ten years. In the last fifteen years 5,700 factories have been established. In the last twenty years its artificial harbor carved out of the open seashore has pushed itself into the first rank of American ports. Still more recently the County's 53 airports and 16 producing aircraft factories place Los Angeles among the most complete airports of the whole world.

When you "Go West Young Insurance Man"—come to Los Angeles. And when you do so, come first to the full functioning branch office of UNION INDEMNITY COMPANY and NEW YORK INDEMNITY COMPANY. There, let us serve you in anyway we can. And after that let us introduce you properly to Los Angeles, the Miracle City of Western America!

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A Division of Insurance Securities Company, Inc.

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Union Title Guarantee Company, Inc.

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La Salle Fire Insurance Company

Union Title and Trust Company, W. B. P.

EXECUTIVE OFFICES: UNION INDEMNITY BUILDING, NEW ORLEANS

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agency companies,
recognizing the value
of full cooperation by
the Home Office with
men in the field.

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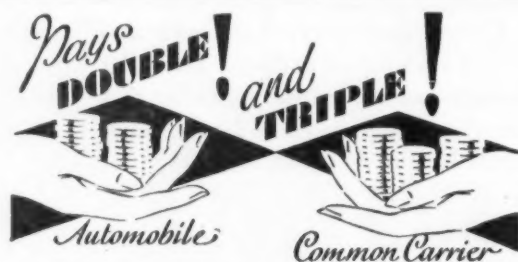
R. HOWARD BLAND, *President*

Fidelity and Guaranty Fire Corporation

R. HOWARD BLAND, *President*

FRANK A. GANTERT
Vice-President and General Manager

Home Offices
BALTIMORE, MARYLAND



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Be a pioneer with this new Double-Triple Indemnity Accident Policy. Less sales-resistance due to its unusual benefits and features. "Pays Double and Triple." Increase your earnings by selling this remarkable policy. This is truly a great opportunity. Write TODAY for details.

GENERAL ACCIDENT

FIRE AND LIFE ASSURANCE CORPORATION, LTD.

Frederick Richardson, United States Manager
4th & Walnut Streets Philadelphia, Pa.

which is conducted by T. J. Lynn, has resigned and returned to New York. Mr. Lynn will secure a successor in the near future. Comptroller William Rathman is at the Chicago office for a few days. E. H. Manning, experienced surety man, is temporarily in charge until Mr. Lynn can secure a manager.

Materialmen Not Covered

FRANKFORT, KY., June 25.—The National Surety has won in the court of appeals the case brought against it by the Standard Oil Company for materials furnished the Farris Bridge Company on a highway bridge in Floyd county, on which the National Surety had a contract bond. The court of appeals holds that the bond ran to the state only and did not cover materialmen.

St. Louis Bank Loss Paid

The Hartford Accident has paid \$100,000 to the Natural Bridge Bank & Trust Company of St. Louis in full settlement of a loss under bankers blanket bonds caused by a shortage in the accounts of the bank. The bonds were placed through the Lawton-Byrne-Bruner Agency, St. Louis.

County Loses Funds, Wants Bond

LANCASTER, WIS., June 25.—The next bank which becomes a depository for Grant county funds must furnish surety bonds of \$100,000, according to a decision of the county board.

The board has authorized the district attorney to take necessary action to recover county funds on deposit in the Fennimore State Bank and the Lancaster State Bank when they suspended recently.

Ruling on City Officers' Bonds

City funds may not be used for the payment of premiums on bonds of officers or employees of Indiana cities when these bonds are required by city ordinance and not specifically by state statute. This was the opinion of Attorney General Ogden delivered to the state examiner of the state board of accounts.

Better Times in Texas

Business conditions in Texas are on the upswing if the market for fidelity and surety bonds is an index, according to the statement of C. H. Verschoyle, manager of the Equitable Casualty & Surety in Dallas. Mr. Verschoyle's force wrote six bonds of more than \$200,000, the largest of which was for \$695,000 in March. He predicts that fidelity and surety premiums in 1930 will exceed 1929.

Contract Bond Decision

The W. Company were agents of defendant and it was their duty to solicit contractors' bonds for defendant. Without defendant's knowledge W. entered

into a contract with S. whereby S. was to build and W. to finance several buildings. W. procured a contractor's bond from defendant for S. Defendant contends the interest of W. in S. voided the bond. Held that W.'s interest in the property was not such as would vitiate the bond. The W. Company assumed no liability towards the contractor of S. Standard Accident vs. Duval Lumber Co., Sup. Ct. Fla.

Fear Low Bids on Public Work

Because contractors are so hungry for work, surety men have expressed the fear that bids on public work throughout the country, contemplated as a stimulus to business and labor, will be too low this summer. Many contractors have no construction projects ahead of them and they are willing to undertake a project even at the risk of a loss to keep their staff intact and preserve their business. If this prediction is correct, there is grave danger that completion bonds this season on public works will be hazardous risks.

Many Builders' Liens Filed

BALTIMORE, June 25.—As a striking example of how many liens are filed against builders, an official of the United States Fidelity & Guaranty cited a report from one of its branch offices, showing that 668 liens, representing claims of \$245,519, were filed in that city the last three months of 1929.

"As 95 percent of these liens were filed against owners who had no bonds guaranteeing the contract of the builders, the owners are facing a possible loss of the total amount," he declared.

"The owners undoubtedly paid the contractors and were called upon to again pay this sum to the furnishers of material. How many owners can afford to pay for a building and then pay again for materials going into it? This is an age of efficiency, one in which all possible waste should be eliminated.

"This record of one city shows conclusively that agents have a fertile field in the building bonding line that could be highly developed if facts and figures are presented to prospects contemplating building of any kind."

Cover Negligent Acts

LINCOLN, NEB., June 25.—The supreme court has denied the rehearing asked by the Eagle Indemnity in a case where it was held that police officers' bonds cover the results of negligent acts instead, as the company claimed, the return of whatever public property was entrusted to them as officers. The decision classifies such bonds as liability insurance and forces a large increase in premiums, the nominal charge now being \$5 a year. Only a few companies have been writing these bonds in Nebraska since the court some years ago held that a third person may sue upon the bond.

WITH BURGLARY UNDERWRITERS

POLICY IS HELD AMBIGUOUS

Indiana Appellate Court Decides Case for Insured—Question of "Visible Marks" Chief Issue

Recovery under a burglary policy covering loss occasioned by felonious entry into a safe by force and violence, "of which force and violence there shall be visible marks" was affirmed by the Indiana appellate court where the outer door of the safe was opened by working the combination and the inner door and the compartment containing the valuables were opened by force. The case was that of London & Lancashire Indemnity vs. Indiana Jobbing & Mercantile Co.

The company contended that there must be visible marks of force on both the outer and inner doors to entitle the insured to any benefit. The court pointed to a provision that the insured is protected against loss where there are visible marks of force on the safe.

"It is unnecessary for this court to determine from the complicated language just what the company actually

intended," continued the opinion. "It is sufficient that we conclude, as we do, that the language in regard to the question under consideration is ambiguous. It need not have been so. By a few words added to what the company termed 'Indemnity Paragraph 1,' it could have been stated that the policy does not cover loss occasioned by felonious entry into the safe if any door or compartment thereof shall have been opened by use of key or by manipulation of a combination lock, and that to such provision there is no exception. The language of the policy being ambiguous, the doubt must be resolved in favor of the insured."

State Can Take Theft Cover

MADISON, WIS., June 25.—The Wisconsin attorney-general, answering an inquiry as to whether or not state property can be insured against theft, has rendered an affirmative opinion. The attorney-general's opinion held, however, that the insurance can not be combined with fire and tornado insurance. The inquiry was made following the recent bank and other robberies in the state.

WHAT ABOUT YOUR PROFITS?

THE proper and consistent development of fidelity and surety lines is concededly profitable to agents.

This company is extraordinarily well qualified to assist and service agents in solving surety and fidelity problems. Practically all of its officers have themselves been agents and consequently approach difficulties with a field viewpoint.

General agency connections in fidelity and surety lines are still available in some territories. A letter from you will bring a prompt and personal reply.

Equitable Casualty and Surety Company

JOHN L. MEE, *President*

2 Lafayette Street, New York City



"Equitable in Practice as in Name"

Illinois Casualty Company

SPRINGFIELD, ILLINOIS

You Should Have a Strong Automobile Company in Your Office!

ALL FORMS — FULL COVERAGE —
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INDEPENDENT RATES

Policyholders Surplus \$375,000.00
Total Assets over \$600,000.00
Licensed in Illinois, Iowa, Michigan,
Missouri and Indiana



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Secretary-Treasurer
For Open Territory

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JAMES GIBBS, President

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Executive Offices:

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CASUALTY PERSONALS

Dan G. Gothard, district agent of the Northwestern Mutual Life at Fort Smith, Ark., who had represented that company for about 20 years, and also representative of the Continental Casualty and Missouri State Life, was found murdered in a lonely creek near Cameron, Okla. He had set out in his car the day before to obtain a life examination and execute insurance papers. Mr. Gothard was affectionately known by everyone in the region as "Honest Dan" because of his exemplary habits and high standing in the community.

W. E. Krafft, assistant secretary of the Continental Casualty, who is the surety underwriter, has returned from two weeks' training at the Great Lakes Naval Station. Lieutenant Krafft served during the war in naval work and is on the reserve list. He returns every year for the special training period.

Carl M. Hansen, president of the International Reinsurance of Los Angeles, was host to a party of friends and

business men who accompanied him on a trip from Los Angeles to his ranch at Gary, Mont. The party traveled in a special car attached to the Continental Limited of the Union Pacific.

L. E. Zacher, president of the Travelers, and **C. D. Rarey**, comptroller, were in Kansas City last week on a "get-acquainted" trip.

W. C. Cartinhour, vice-president and secretary of the Provident Life & Accident, celebrated his 20th anniversary with the company June 20.

Mr. and Mrs. **J. H. Torrance** of Kansas City celebrated their 25th anniversary of married life last week. Mr. Torrance is vice-president of the Business Men's Assurance. They were "called on the carpet" by President W. T. Grant and presented a pair of elaborate silver candlesticks on behalf of the executive staff and several of Mr. Torrance's immediate associates.

NEWS OF THE COMPANIES

NAMED ASSISTANT COUNSEL

Warrington Succeeds Moody in Legal Department of Ocean Accident at Head Office

E. F. Warrington has been appointed assistant counsel of the Ocean Accident, succeeding **Robert H. Woody**, resigned. Mr. Woody has been with the Ocean since 1911. His resignation was due to decision of officers to reorganize the claim department for better coordination between underwriting and claim service, a plan in which he did not concur.

Reinsurance Is Completed

The Commonwealth Casualty, which recently purchased the American Guaranty of Columbus, O., has completed the reinsurance of the casualty and surety business of that company. The Columbus office of the American Guaranty, with the staff of the company, remains intact and the company will concentrate on fire and theft business in Ohio.

Underwriters Casualty Enters Iowa

The Underwriters Casualty of Milwaukee has been licensed in Iowa and expects to announce general agency appointments for that state in the near future.

Auto Reciprocal Quits

The United Automobile Casualty Underwriters of Chicago, a reciprocal, ceased doing business in Illinois as of May 31, 1930, according to the statement of the Illinois department. The business was reinsured by the Continental Auto Underwriters of Springfield on April 11, 1930. The Continental Auto has since been purchased by the Darby Day casualty fleet of Chicago.

For 1929 the United Automobile re-

Experienced payroll auditor wanted to headquarter in Minneapolis, travel in the States of Minnesota, Iowa and Nebraska. Applicant must have insurance payroll auditing experience. Address **P-91**, The National Underwriter.

WANTED

Payroll auditors and inspectors. Must be thoroughly experienced and be willing to travel.

Atwell & Vogel, Inc.
330 S. Wells St., Chicago

ported income of \$15,347.68; disbursements, \$2,100.59; admitted assets, \$13,525.44; total liabilities, \$1,816.26; surplus over all liabilities, \$11,709.18; gross deposits on risks written less deposits on risks cancelled or reinsured, \$3,247.68.

Company Notes

The Northwestern National Casualty has been licensed in Ohio.

The Home Indemnity of New York has been admitted to Ohio and New Hampshire.

The Home Indemnity of New York has been licensed in Alabama. **H. G. Seibels** of Birmingham is state agent.

The Northwestern National Casualty of Milwaukee has been admitted to Nebraska. **L. J. Sherman** of Omaha has been named as general agent.

PLATE GLASS INSURANCE

NEW YORK BUREAU MEETS

President Aichele and Other Officers Relected by Survey Organization—Membership Is Increased

Edward R. Aichele, London & Lancashire Indemnity, was relected president of the Plate Glass Insurance Survey Bureau of New York at the annual meeting and all other officers were re-elected. These include: Vice-president, **Richard H. Coulton**, Union Indemnity; secretary-treasurer, **George R. Roverse**, Hartford Accident, and the governing committee—**New Amsterdam Casualty**, **Royal Indemnity**, **Sun Indemnity** and **Commercial Casualty**.

The bureau increased its membership to 29 companies in the fiscal year ended May 31, and now has 22 inspectors. Work was largely increased, 8,683 additional pieces of work being handled over the corresponding period the previous year.

Chicago Branch Has Outing

E. R. Larson, office manager, won blind bogey prize, a silver cup donated by **W. W. Steiner**, resident vice-president of the Globe Indemnity's Chicago branch office at the annual golf tournament and **Peter Swanson**, Rollins-Burdick-Hunter, was runner-up. Agents represented were: **Rollins-Burdick-Hunter**, **R. W. Hosmer & Co.**, **Fred S. James & Co.**, **L. A. Rose & Co.**, **Klee, Rogers, Loeb & Wolff**, and **Starkweather & Shepley**.

Detroit Fidelity and Surety Company

HOMER H. McKEE, President

DETROIT, MICHIGAN

Announces the appointment of

P. H. MOORE

as Manager of its

Chicago Branch Office

A-1510 Insurance Exchange Building

Chicago, Illinois

Licensed in Iowa

THE Underwriters Casualty Company is now licensed in Iowa and is seeking General Agency connections in that state. A profitable contract is offered Iowa agents who represent this Company. Write in confidence today regarding our proposition.

UNDERWRITERS CASUALTY COMPANY

(A Wisconsin Stock Company)

123 Wisconsin Avenue, Milwaukee, Wis.

Chicago Office, A-2111 Insurance Exchange Bldg.

REINSURANCE

Reinsurance Company Salamandra
of Copenhagen, Denmark

North Star Insurance Company
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of New York

MEINEL & WEMPLE, INC., Managers
469 Fifth Avenue, New York, N. Y.

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SAVE ON

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ATWELL & VOGEL, INC.

4616 Bruce Ave.
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330 S. Wells St.
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Reduce Insurance Rates

Recommend
**JUSTRITE OILY WASTE
AND SAFETY CANS**

Approved and Labeled by the Underwriters Laboratories and Associated Factories Mutual Insurance Co.'s

JUSTRITE MANUFACTURING CO.
2067 SOUTHPORT AVE. CHICAGO, ILL.

WINZER & CO.

CERTIFIED PUBLIC ACCOUNTANTS

Specializing in

**INSURANCE
ACCOUNTING**

29 S. La Salle Street
CHICAGO

DR. Huebner's "Property Insurance" is a basic volume presenting the facts and problems connected with those forms of insurance which indemnify owners against the loss of property. Single copy \$3. Order from The National Underwriter.

IN THE CANADIAN FIELD

(CONTINUED FROM PAGE 23)

Man.; C. C. Burns, Brandon, Man.; A. B. Estlin, Olds, Alta.; L. M. Swain, Drumheller, Alta.; W. MacPherson, Edmonton, Alta.; N. B. Williams, Abernethy, Sask.; M. M. Lebody, Shaunavon, Sask., and E. J. H. Lanham, Lani-gan, Sask.

It has been arranged to make a membership drive in Manitoba next month.

Waugh Heads W. C. I. U. A.

The annual meeting of the Western Canada Insurance Underwriters Association was held in Winnipeg, with a very good attendance. J. C. Waugh was elected president and R. O. Taylor vice-president. E. M. Whitley, Norwich Union, was elected chairman of the fire branch, and P. A. Codere, St. Paul Fire & Marine, vice-chairman. For the automobile branch, E. P. Withrow, Dominion of Canada General, was elected chairman and John Pickering vice-chairman. Membership in the association has increased very considerably the past year and now stands at 174.

London Agents Organize

LONDON, ONT., June 25.—The London Fire & Casualty Insurance Agents Association has been formed here with the following officers: President, Col. J. Innes Carling; first vice-president,

George C. Gunn; second vice-president, J. Kent Campbell; secretary-treasurer, D. F. Glass; executive committee, V. P. Cronyn, Keith Hammond and Ed H. Nelles.

New General Agents Named

A. S. Knight & Co. of Winnipeg have been appointed general agents of the State of Pennsylvania for Manitoba.

Frank R. Logan & Co. of Calgary have been appointed general agents of the General of Paris for Alberta.

J. P. McBeath has been appointed branch manager of the New Jersey for British Columbia, at Vancouver, B. C.

Stead Made Manager

WINNIPEG, June 25.—A. H. S. Stead, formerly secretary, is now manager of the Western Canada Insurance Underwriters Association and all component organizations. L. T. Chadwick, who has been with the association for 21 years, has been appointed secretary.

Quebec Brokers Elect

MONTREAL, JUNE 25.—When the Insurance Brokers Association of Quebec held its annual meeting here C. H. Hanson was elected president; D. A. Hanson, chairman of the executive committee; P. A. Boutin, Quebec, H. Raymond, St. Hyacinthe, A. McBean and E. Courtois, Montreal, vice-presidents; M. A. G. Gauthier, Montreal, honorary treasurer; J. C. d'Auteuil, secretary.

MOTOR INSURANCE NEWS

CONCLUDE RATE AGREEMENT

New York Department and National Conference Decide Scale for Empire State

NEW YORK, June 25.—Following a series of conferences between representatives of the National Automobile Underwriters Association and the New York department, agreement was reached as to new automobile rates to be charged in this state on and after June 23. Agents have been supplied with copies of the revised manual affecting new and renewal business. The rates are those filed with the department some weeks ago, save only that reductions in the theft feature of passenger car covers have been reduced 30 percent in Schedule A territory; 35 percent in Schedule B section and 15 percent in D territory. The overall reduction amounts to about 14 percent and premiums affected, it is estimated, range between \$2,500,000 and \$3,000,000.

Territory A embraces Buffalo suburban, Jamestown, Ossining, Poughkeepsie, Rome, Suffolk county, Syracuse suburban, Utica, Watertown and Westchester. In Territory B is included Buffalo, Nassau county, Niagara Falls, Rochester (city and suburban), Staten Island, Syracuse and Tonawanda. Territory D covers Albany, Amsterdam, Gloversville, Schenectady and Troy.

No change in original filings for fire and collision features was made. It will be recalled that Superintendent Conway refused to sanction the 50-50 form, holding it was "actuarially unsound," hence it cannot be sold in New York.

Use Allowed in New York

NEW YORK, June 25.—Use of the valued form of automobile policy and of the 2½ percent monthly reduction value form by members of the National Automobile Underwriters Association was sanctioned by the directors for use in New York City, New York suburban, Ossining and the counties of Nassau, Westchester, Queens and Suffolk on and after June 25.

COMPLAIN ON TOWING PLAN

Issue Comes Up Before the State Authorities of New York From the Clubs

NEW YORK, June 25.—Vigorous complaint has been filed by automobile clubs of New York state with the insurance department against the towing privilege granted by insurance companies, declaring that the companies are exceeding their powers, and again that the rate charged for the concession is inadequate. As to the first contention the attorney general has ruled the companies have the right to issue such insurance. Whether the rate charged—\$1 for towing not to exceed \$10 for any one call—is adequate will be decided by the superintendent following a conference with the underwriters to be held early in July. As the companies maintain a club upon the Pacific Coast the towing service is not written by the individual offices in that territory. Automobile clubs have not hesitated to engage in the insurance business, but how long and loud when the underwriters grant any service club men claim as their pet concession; failing to appreciate that "what is sauce for the goose is likewise sauce for the gander."

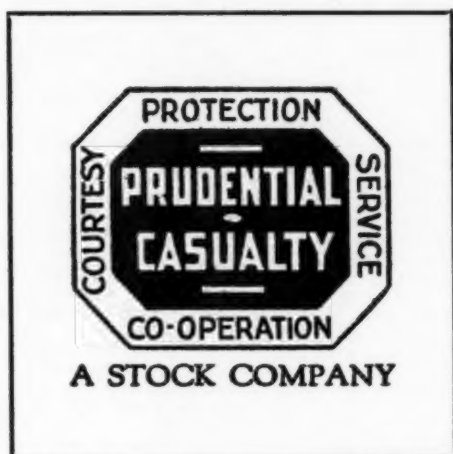
Moore to Go Abroad

J. Ross Moore, manager of the National Automobile Underwriters Association, will sail from New York for Havre, July 5, for a six weeks' vacation, the first he has had for several years. Joining a party of friends in France he will motor through Normandy and Brittany, thence into Switzerland and across to Germany where he will witness the Passion Play.

Coast Club Opens New Offices

SAN FRANCISCO, June 25.—Several new branch offices have recently been opened by the National Automobile Club. The latest is at Eureka, Cal., with Percy D. Carrington, northern California district manager, in charge. An office is to be opened July 1 at Long Beach, in charge of H. L. Sault.

SERVICE MAKES SUCCESS



ASSURING EVEN BETTER SERVICE

SATISFACTION results from service properly given. Our agents and their clients are satisfied with a Prudential automobile policy knowing it adequately guards them. This is the time of the year automobile protection can be most easily sold.

The opportunity for the sale of automobile insurance was never as great as it is today. Consider the following convincing facts. Last year showed a 8% increase in motor registration over the preceding year. One-third of all accidents in the United States were caused by motor vehicles. There were 13% more deaths from motor accidents in 1929 than in 1928.

Highway congestion is increasing. Automobile accidents are on the increase. Larger verdicts than ever before in automobile damage suits are being awarded by courts. The result—the motoring public is awakening to the need of ample and complete automobile insurance.

The Prudential now offers, in connection with one of the strong eastern fire insurance companies, a combined automobile policy which gives complete coverage against fire, theft, tornado, collision, property damage, and public liability.

To completely "cash-in" on automobile insurance this year agents should avail themselves of a connection with the Prudential Casualty—a connection that will bring profit and happiness. Write today for interesting agency information.

PRUDENTIAL CASUALTY AND SURETY COMPANY

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ST. LOUIS, MO.

A S T O C K C O M P A N Y

Paging--Mr. Agent!!

We want capable men to represent this specialized stock automobile insurance company in the following states.

Alabama	Michigan
Arizona	Minnesota
California	Nebraska
Delaware	New Jersey
Dist. of Columbia	Nevada
Florida	Ohio
Illinois	Pennsylvania
Indiana	Tennessee
Iowa	Utah
	Kansas

You will be given a sound, high quality, complete protection, low cost automobile policy to offer clients—a policy that sells easily and stays sold.

You will receive an unusual contract that will enable you to greatly boost your premiums.

Write today for further information

C. M. Nichols, President

BELT CASUALTY COMPANY

Affiliated with Belt Fire Insurance Co.

HOME OFFICE

4750 Sheridan Road Chicago, Illinois

Seaboard announces

We believe our facilities to be highly beneficial to surety bond producers:

1. In taking care of those clients which they now have and which are entitled to a preferential rate.
2. Enabling a producer to approach a prospective client who is entitled to a preferential rate, soliciting not only the bond business of such client, but collateral lines.

Seaboard Surety Company

E. D. Livingston, President

Head Office: 80 John Street, New York

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Preferred Surety Risks at Preferential Rates

Re-Insurance
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RE-INSURANCE UNDERWRITER

2111 Daily News Bldg. CHICAGO
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All Lines but Stressing Excess Fire Reinsurance General Classifications

Boycott Threat From Missouri

(CONTINUED FROM PAGE 3)

of calculating results. The three judges of the federal court sustained the companies on three of the four questions. Final determination, this official concludes, is essential in deciding whether companies can continue business in Missouri or, if the same basis is adopted, whether they can continue elsewhere.

Comment by Official

One company on referring to the litigation speaks as follows:

"The first round of the litigation begun in 1922 was definitely terminated in April. The companies lost through a blunder in introducing a stipulation which did not apply in their action, but they lost, accepted the situation and are paying with as good grace as possible. There has been no decision on the merits but only on the stipulation. Are we to be forever barred from seeking relief where confiscation continues day by day? Having already paid refunds to policyholders whose contracts were dated on and after Feb. 1, 1928, it must be manifest to any reasonable man that the companies have actually been doing business on the 90 percent rate in 1928, 1929 and 1930 down to June 1, a period of 28 months. The state's figures alone prove our case.

"The department order of May 28 denying relief quotes combined company 'income' for five years ending with 1928 as.....\$115,528,623
Outgo in same period..... 110,672,997

Apparent profit\$ 4,755,626
"Premiums affected by rate order were less than \$115,428,623, that sum probably including interest or investment profits, while we claim outgo chargeable to Missouri was actually larger than \$110,672,997.

Actual Loss Is Shown

"Of the \$115,428,623 we find \$94,228,413 in premiums is subject to 10 percent refund under the rate order in the suit we lost, an item which seems not to have been credited to us by the department. That means.....\$9,428,841
Less apparent profit on department figures 4,755,626

Actual loss on department figures\$4,673,215

"We claim an actual loss on all classes of \$16,597,725 on the state basis of written premiums and paid losses during the test period without considering refunds now being paid, which would increase the loss to \$26,026,566, half of it due to the St. Louis storm of 1927.

Offer to Adjust Differences

"The companies made an offer to adjust differences but the state authorities felt that we must accept the reduction and continue to write the 90 percent rate during the one, two or three years that it would take to reach a final decision in a test case. They could naturally promise us nothing in return except the fair deal we expect in any event. The companies have had before the supreme court at Washington an agreed case on another issue (not from Missouri) for over two years without a decision. If we could have expected a decision in our Missouri case within 12 months, the situation might have been different.

No Lack of Good Faith

"There has been no lack of good faith in our dealing with the state, reports to the contrary notwithstanding. Both we and the state authorities are and have been anxious to reach a basis of agreement, but there are concessions the companies cannot make and live while there are other concessions we need your state authorities feel they may not make us until the courts so decide. They know the limitations by which they are bound better than we and we regret even more than the need

for continued litigation our inability to get together. We would rather pay our attorneys to keep us out of court than for winning after we are in. We want peace, harmony and a modest profit but we must live to have any of them."

Take Up Royal's Western Office

(CONTINUED FROM PAGE 3)

territory. W. D. Phoenix will continue as state agent of the Royal in Colorado and Wyoming, with headquarters at 512 Patterson Building, Denver.

The southern department at Atlanta, Ga., will continue under the efficient management of S. Y. Tupper, no changes being in contemplation as regards that territory.

Will be More Agency Visits

Manager Warner says to agents: "By virtue of the change, it will be possible for executives to devote more time to agency visits and to the needs of individual representatives. The entire field staff will continue as at present. Agents may be assured that the understanding relationships that have existed will be retained. Increased facilities will be at the disposal of local agents, through the operation of certain specializing departments now being organized, and there will be maintained a high standard of service in the interests of agents and of their patrons.

"Our company occupies a unique position in the western territory. The regard in which it is held by the public is evidenced by the extent of the premium income as well as by the large and loyal staff of local representatives." Companies in the Royal group include in addition to the parent company, the Queen, Newark and the American & Foreign.

The western department of the Royal is a combination of the old western department at Chicago and the central department at Cincinnati. The central department was founded in 1852 by Dr. John S. Law. His two sons were taken into the department later, first John H. Law and then George W. Law. On the death of their father they succeeded him under the firm name of Law Brothers. Charles H. Case was appointed western manager at Chicago in 1871. He was succeeded by E. L. Allen. On the resignation of Mr. Allen to become vice-president of the Great American the departments were combined under the administration of the Law Brothers with Chicago headquarters. John H. Law retired in 1912 and George W. Law became sole manager. Elwin W. Law entered the Royal office in 1910. In 1921 he was made associate manager and in 1922 he was made sole manager on the death of his father.

Illinois Blue Goose Holds Meeting at Delavan Lake

DELAVAN, WIS., June 25.—Lea Lewand of the Western Adjustment presided at the Blue Goose meeting here Tuesday evening. It was voted to put P. J. V. McKian of the Western Actuarial Bureau forward as a candidate for grand keeper, which means that if he should be elected to that office at the next grand nest meeting Mr. McKian would finally be elevated to the post of the most loyal grand gander. Arthur Lohmeyer, Ohio state agent of the Aetna of Hartford had previously announced himself as a candidate for the same position.

New officers elected are: Most loyal gander, John T. Harding, Millers National; supervisor, Rodney D. Wiley, Atlas; custodian, Frank J. Breen, Standard; N. J. guardian, C. W. Ohlsen, Sun; keeper, O. J. Meyer, Automobile; welder, P. J. V. McKian, Western Actuarial Bureau. Delegates to grand nest meeting Lea Lewand and P. J. V. McKian.

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